THE
HUNDRED THIRTY-SEVENTH
ANNUAL REPORT
OF THE
BANK COMMISSIONER
OF THE
State of New Hampshire

For the year ending December 31, 1981

Filed with the Governor and Council as required by RSA 383:15

CONCORD, NEW HAMPSHIRE

1981

BEST AVAILABLE COPY

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STATE OF NEW HAMPSHIRE

HUGH J. GALLEN, GOVERNOR

BANK COMMISSIONER'S OFFICE

97 NORTH MAIN STREET

CONCORD, NEW HAMPSHIRE

TELEPHONE 271-3561

BANK COMMISSIONER

A. Roland Roberge

DEPUTY BANK COMMISSIONER

Arlan S. MacKnight

His Excellency, Governor Hugh J. Gallen and
The Honorable Council
Executive Department
State House
Concord, New Hampshire 03301

Dear Governor Gallen and Council:

I have the honor of submitting to you the One Hundred Thirty-seventh Annual Report of the Bank Commissioner for the calendar year ending December 31, 1981, in compliance with the terms and provisions of RSA 383:15.

The report reflects the condition of the state chartered financial institutions and other factual data.

Respectfully submitted,

A. Roland Roberge

A. Roland Roberge
Bank Commissioner

PERSONNEL OF THE BANK COMMISSION'S OFFICE

CHIEF BANK EXAMINER

Leon S. Merrill, Jr.

BANK EXAMINERS IV

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Maurice H. Deschenes, Jr.
Allan N. Jeannotte
Thomas E. McShane
Wallace P. Rhodes

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Gordon T. Cheney
Robert E. Hallows
George D. Harrington
David W. Pickett
Robert E. Silver

BANK EXAMINERS I

Jean M. Dobbins
Daryl A. Houle
Kerry R. Molin
Richard H. Rogers
Wayne W. Stanforth

BANK EXAMINER TRAINEE

Lise J. Goddette

SUPERVISOR OF THE LEGAL LIST

Donn R. Inglis

ADMINISTRATIVE SECRETARY/SUPERVISOR

Carolyn L. Bond

ACCOUNTING TECHNICIAN

Gerard E. Fleury

CLERK IV

Theresa L. Simpson

SENIOR TYPISTS

Anne T. French
Bettie L. Martel
Susan E. Shaw

BANK ADVISORY BOARD

Members	Representing
Kenneth R. Bartlett	Guaranty Savings Bank
Roger L. Chantal	Credit Unions
Gary S. Dionne	House of Representatives
Gaston E. Fillion	Trust Companies
George E. Freese	Senate
Ralph E. Jensen	Savings Banks
Betty Tamposi	House of Representatives
Louis Taube	Small Loan Companies
James A. Whittemore	Co-operative Banks

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FORWARD

The one hundred thirty-seventh annual report of the Bank Commissioner contains consolidated reports of condition, consolidated analyses of earnings and other information of trust companies, savings banks, co-operative banks, credit unions and other financial institutions operating under state charters.

PURPOSE OF THE BANKING DEPARTMENT

To protect the public interest by securing the safety and soundness of banking and by promoting fair competition.

FUNCTIONS OF THE BANKING DEPARTMENT

General supervision of all state chartered financial institutions including commercial banks, mutual savings banks, guaranty savings banks, co-operative banks, credit unions, small loan companies, second mortgage home loan companies and retail sales of motor vehicle companies.

Conduct annual examinations of each institution to insure sound financial management in compliance with banking laws and regulations.

File with the Governor and Council the Annual Report of the Bank Commissioner which contains a consolidated report of condition and a consolidated analysis of earnings of each commercial bank, savings bank, co-operative bank and credit union. Consolidated statements of condition, income and expense and analyses of loans are filed for second mortgage home loan companies and small loan companies.

Responsible for the investigation of branch applications, new bank applications and conversion, merger and consolidation applications of state chartered institutions. Process applications of banks for the authority to issue additional capital stock. In the event of a liquidations, take possession of the property and business and exercise authority to collect obligations due the institution and take whatever steps are necessary to protect its assets and the interest of its depositors.

Within the first ten days of November of each year, prepare a list of all securities which are legal investments under state statutes. Issue monthly supplements noting any changes in the status of the legality of these securities.

LEGAL HOLIDAYS - CALENDAR YEAR 1982

New Year's Day	January 1st	Columbus Day	October 11th
Washington's Birthday	February 15th	Election Day	November 2nd
Fast Day	April 26th	Veterans Day	November 11th
Memorial Day	May 31st	Thanksgiving Day	Whenever Appointed
Independence Day	July 5th	Christmas Day	December 25th
Labor Day	September 6th		

LEGAL HOLIDAYS - CALENDAR YEAR 1983

New Year's Day	January 1st	Labor Day	September 5th
Washington's Birthday	February 21st	Columbus Day	October 10th
Fast Day	April 25th	Veterans Day	November 11th
Memorial Day	May 30th	Thanksgiving Day	Whenever Appointed
Independence Day	July 4th	Christmas Day	December 26th

NUMBER OF INSTITUTIONS

	December 31, 1981
Trust Companies	32
Mutual Savings Banks	24
Guaranty Savings Banks	6
Co-operative Banks	10
Credit Unions	37
First Credit Union in the Nation	1
Miscellaneous Institutions	1
Small Loan Companies	43
Second Mortgage Home Loan Companies	51
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NUMBER OF BRANCHES - OPERATING

Trust Companies	68
Savings Banks	60
Co-operative Banks	6
	134

RETAIL INSTALLMENT SALES OF MOTOR VEHICLES (RSA 361-A)

Retail Sellers	225
Retail Sellers' Branches	26
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NEW BANKS APPROVED

The Saver's Bank Littleton	85 Main Street Littleton
Village Bank & Trust Company Gilford	Country Club Road and Route 11-A Gilford

MERGERS APPROVED

Carroll County Trust Company (The) Conway	INTO	Conway Trust Company (The) Conway
Derry Shoe Employees Credit Union Derry	INTO	St. Mary's Bank Manchester
Gorham Savings Bank Gorham	INTO	Berlin Co-operative Bank Berlin
Granite State Trust Company Lincoln	INTO	Plymouth Guaranty Savings Bank Plymouth
Lafayette National Bank Littleton	INTO	Carroll County Trust Company (The) Conway
Peoples National Bank of Groveton Groveton	INTO	Berlin City Bank (The) Berlin
Peterborough Co-operative Bank Peterborough	INTO	Mason Village Savings Bank Greenville

NEW BANKS PENDING

Conway Savings Bank Conway	New London Savings Bank & Trust Company New London

NEW BANKS PENDING (CONTINUED)

Fidelity Bank & Trust Company Salem	U. S. Savings Bank of America Seabrook

INCREASE IN CAPITAL STOCK

Belknap Bank & Trust Company Belmont	75,000 shares, par $10 to 150,000 shares, par $6.66
Indian Head Bank North Conway	100,000 shares, par $10 to 150,000 shares, par $10
Pelham Bank and Trust Company Pelham	150,000 shares, par $2.50 to 200,000 shares, par $2.50

NAME CHANGES APPROVED

Berlin Co-operative Bank Berlin	TO	Home Co-operative Bank Berlin
Carroll County Trust Company (The) Conway	TO	Indian Head Bank North Conway
First Bank and Trust Company Meredith	TO	BankEast/Lakes Region Meredith
First Guaranty Savings Bank Salem	TO	BankEast Guaranty Savings Bank Salem
Manchester Bank (The) Manchester	TO	BankEast Manchester
Mason Village Savings Bank Greenville	TO	Village Savings Bank Greenville

BRANCHES PENDING

BankEast Guaranty Savings Bank Salem	Route 38 Pelham
Exeter Banking Company Exeter	Lafayette Road North Hampton
First Savings and Loan Association of New Hampshire Exeter	354 Central Street Franklin (as a result of merger)
First Savings and Loan Association of New Hampshire Exeter	Church Street Kingston
Milford Co-operative Bank Milford	Main Street Brookline
Milford Co-operative Bank Milford	Main Street Mont Vernon

BRANCHES REMANDED BY SUPREME COURT AND REAFFIRMED BY BOARD OF TRUST COMPANY INCORPORATED

Durham Trust Company Durham	151 Congress Street Portsmouth
New Hampshire Savings Bank Concord	767 Islington Street Portsmouth

REMOTE SERVICE UNITS ACCEPTED

Cheshire County Savings Bank Keene	Guymonds Grocery Ling Street Marlborough
Cheshire County Savings Bank Keene	Mort's Amoco and Grocery Store Route 9 Spofford
Cheshire County Savings Bank Keene	Richmond Four Corners Store Junction of Routes 119 & 32 Richmond
Granite State Savings Bank Somersworth	Richards Supermarket School Street Sanbornville
Granite State Savings Bank Somersworth	Shop & Save Route 16 Mountain Valley Mall North Conway
New Hampshire Savings Bank Concord	New Hampshire Highway Hotel Fort Eddy Road Concord
Sugar River Savings Bank Newport	Dixon's Supermarket North Main Street Newport
Sugar River Savings Bank Newport	IGA Sugar River Plaza Newport

BRANCHES APPROVED

Amoskeag Savings Bank Manchester	Nashua Road Londonderry
BankEast/Lakes Region Meredith	143 Lake Street Gilford
Belknap Bank & Trust Belmont	Central Street Franklin
Berlin City Bank (The) Berlin	2 State Street Groveton (as a result of a merger)
Berlin Co-operative Bank Berlin	66 Main Street Gorham (as a result of a merger)
Franklin Savings Bank Franklin	933 Central Street Franklin
Indian Head Bank and Trust Company Portsmouth	264 Lafayette Highway Hampton
Londonderry Bank and Trust Company Londonderry	South Willow Street Manchester
Londonderry Bank and Trust Company Londonderry	Routes 111 and 111A Windham
Mason Village Savings Bank Greenville	120 Grove Street Peterborough (as a result of a merger)
North Conway Bank North Conway	Junction of Routes 16 and 25 Ossipee
Plymouth Guaranty Savings Bank Plymouth	Main Street Lincoln (as a result of a merger)
Plymouth Guaranty Savings Bank Plymouth	Main Street North Woodstock (as a result of a merger)
Saver's Bank A Mutual Savings Bank (The) Littleton	Route 112 North Woodstock
Saver's Bank A Mutual Savings Bank (The) Littleton	Hatch Plaza Plymouth
Savings Bank of Walpole Walpole	River Street North Walpole

RULES OF THE BANKING DEPARTMENT

CHAPTER Ban 100 ORGANIZATIONAL RULES

Sets forth certain definitions and a description of the department.

CHAPTER Ban 200 HEARINGS

Establishes general procedural rules.

CHAPTER Ban 300 RULES RELATIVE TO CREDIT UNIONS

Method of setting maximum loan interest rates by credit unions.

CHAPTER Ban 400 SMALL LOANS

General requirements of licensees. Rules governing add-on loans and advertising.

CHAPTER Ban 500 ADOPTION OF RULES UNDER RSA 394-A GRANTING STATE-CHARTERED FINANCIAL INSTITUTIONS POWERS OF CORRESPONDING FEDERALLY-CHARTERED FINANCIAL INSTITUTIONS

Establishes format and procedures for partitioning. Details present rules covering the following subjects: Deposit of Public Money, Commercial Loans, Commercial Demand Deposits, Trust Powers, Sale of Federal Funds by Credit Unions, Non-Interest Bearing NOW Accounts for Business Customers, and Investments in Service Corporations.

CHAPTER Ban 600 FORMAT OF INTERNAL AUDIT REPORTS FOR ALL FINANCIAL INSTITUTIONS EXCEPT CREDIT UNIONS

General format required of an external audit review.

RULES OF THE BOARD OF TRUST COMPANY INCORPORATION

CHAPTER Tru 100 ORGANIZATIONAL RULES

Definition references and description of the agency. Petition requirements.

CHAPTER Tru 200 RULES OF PRACTICE AND PROCEDURE

General procedural rules covering petitions, hearings and related matters.

CHAPTER Tru 300 APPLICATIONS

New bank or branch bank applications.

CHAPTER Tru 400 REMOTE SERVICE UNITS

Rules covering application and use of Remote Service Units.

CHAPTER Tru 500 CONVERSION OF MUTUAL SAVINGS BANKS TO GUARANTY SAVINGS BANKS

Comprehensive rules covering definitions, procedures and requirements of a conversion.

LEGISLATION ENACTED BY THE 1981 SESSION OF THE LEGISLATURE RELATING TO THE REGULATION OF SMALL LOANS

Chapter		Description
242	RSA 399-A	2, was amended: increasing the amount of a loan to be governed under the small loan statute from $5,000 to $10,000.
	RSA 399-A	3, was amended: deleting the maximum rate that may be charged on loans over $1,500 but not exceeding $10,000.
	RSA 399-A	4, was amended: increasing the rate that may be charged on certain delinquent loans from 6% per annum to 1% per month.
438	RSA 399-A	5, paragraph I, subparagraph (a), was amended: allowing the use of billing statements in making small loans.
242	RSA 399-A	8, was amended: deleting reference to $5,000 loan limitation.
190	RSA 399-A	11, paragraph I, was amended: allowing credit life insurance to cover two borrowers if both signed the note.
242	RSA 399-A	17, was amended: increasing the loan limitation to $10,000 and increasing the rate of interest to 10% (was 6%) per annum that may be charged on small loans without a license.
242	RSA 399-A	20, was amended: increasing loan limitation to $10,000.
	RSA 399-A	22, was amended: raising loan limitation from $5,000 to $10,000.
	RSA 399-A	26, new section: allowing the Bank Commissioner rule making authority.

Chapter		Description
185	RSA 394	11, was amended: deleting, "after a credit union has been incorporated one year: no member thereof shall be in title to vote until he has been a member for more than three months."
	RSA 394	15, was amended: to include share certificates as capital and delete the maximum par value of a share.
125 & 185	RSA 394	16, was amended: eliminating the maximum rate that may be charged on a loan.
185	RSA 394	21, was amended: clarifying the language.
	RSA 394	26, was amended: deleted, "to declare interest on deposits not to exceed five percent."
	RSA 394	38, was amended: changing the manner in which transfers to the guaranty fund are computed.
	RSA 394	39, was repealed.
	RSA 394	40, was amended: adding, The Supervisory Committee shall conduct a 100 percent verification every 2 years.
185	RSA 394	42, was amended: generally, allowing different rates of interest to be paid by type of shares/deposits.
	RSA 394	43, was repealed.
	RSA 394	44, was repealed.

LEGISLATION ENACTED BY THE 1981 SESSION OF THE LEGISLATURE RELATING TO POWERS OF CORRESPONDING FEDERALLY CHARTERED FINANCIAL INSTITUTIONS

Chapter		Description
204	RSA 394-A	New Chapter: granting state chartered financial institutions the powers of similar federally-chartered financial institutions.

LEGISLATION ENACTED BY THE 1981 SESSION OF THE LEGISLATURE RELATING TO SECOND MORTGAGE HOME LOANS

Chapter		Description
218	RSA 398-A	2, was amended: generally to deregulate interest.
	RSA 398-A	13, new section: allowing the Bank Commissioner to make rules.

Chapter		Description
173	RSA 386	36-b, was repealed.
	RSA 386	37, was repealed.
	RSA 386	38, was repealed.

LEGISLATION ENACTED BY THE 1981 SESSION OF THE LEGISLATURE RELATING TO BUILDING AND LOAN ASSOCIATIONS

Chapter		Description
78	RSA 393	15-a, paragraph III, was amended: allowing a co-operative bank to make a loan without security to any person for $5,000 or less, if the loan is to be repayable on demand or in regular monthly instalments within a period of 5 years or within a specific term up to one year. Also, increasing to $15,000 (was $10,000) the amount which a loan association may loan with security.
130	RSA 393	18, was amended: generally, removing $75,000 loan limitation on real estate loans and allows loans on improved real estate supported by a second mortgage provided such real estate is subject to a valid first mortgage held by a New Hampshire bank.
270	RSA 393	18-b, was amended: allowing loans on manufactured housing on leased or rented land.
165	RSA 393	27, paragraph VI, was amended: allowing deposits to be made outside New England in a federally insured institution, however, shall not exceed 1/4 of one percent of deposits of such institution.
267	RSA 393	42, was amended: giving the Bank Commissioner the option to lower the liquidity requirement.
291	RSA 393	45-a, was amended: requiring notice to lessee of safe deposit boxes concerning insurance coverage on contents of safe deposit boxes.

LEGISLATION ENACTED BY THE 1981 SESSION OF THE LEGISLATURE RELATING TO CAPITAL STOCK CONVERSION

Chapter		Description
106	RSA 393-A	4, was amended: allowing voting by proxy on matters relating to capital stock conversion.

LEGISLATION ENACTED BY THE 1981 SESSION OF THE LEGISLATURE RELATING TO CREDIT UNIONS

Chapter		Description
185	RSA 394	9, was amended: requiring 10 percent or 100, whichever is less, of the members entitled to vote to call a special meeting.

LEGISLATION ENACTED BY THE 1981 SESSION OF THE LEGISLATURE RELATING TO TAXATION OF BANKS

Chapter		Description
465	RSA 84	19, was amended: raising the penalty for non-payment of taxes from 10% per annum to 1 1/2% per month.

LEGISLATION ENACTED BY THE 1981 SESSION OF THE LEGISLATURE RELATING TO RETAIL INSTALMENT SALES OF MOTOR VEHICLES

Chapter		Description
127	RSA 361-A	8, paragraph I, was amended: eliminating the ceiling on interest rates charged on automobile loans.

LEGISLATION ENACTED BY THE 1981 SESSION OF THE LEGISLATURE RELATING TO THE BANK COMMISSIONER

Chapter		Description
173	RSA 383	9, was amended: changing the mandatory examining period of a financial institution from 12 months to 18 months.

LEGISLATION ENACTED BY THE 1981 SESSION OF THE LEGISLATURE RELATING TO THE GENERAL PROVISIONS AS TO SAVINGS BANKS, TRUST COMPANIES, AND DEPOSITORIES

Chapter		Description
168	RSA 384	3, was amended: changing the eligibility requirements of Director of a Trust Company, Savings & Loan Association or Trustee of a Guaranty Savings Bank.
270	RSA 384	16-d, new section: allows first mortgage loans on manufactured housing.
173	RSA 384	43, new sub-divisions: pertaining to audits of State-Chartered Financial Institutions.

LEGISLATION ENACTED BY THE 1981 SESSION OF THE LEGISLATURE RELATING TO SAVINGS BANKS

Chapter		Description
267	RSA 386	10, was amended: allowing a mutual savings bank to convert into stock form.
173	RSA 386	35, was repealed.
	RSA 386	36, was repealed.
	RSA 386	36-a, was repealed.

BANK HOLDING COMPANIES

AND

SUBSIDIARY BANKS

BANK HOLDING COMPANIES AND SUBSIDIARY BANKS

BankEast Corporation (Manchester)

- BankEast
- BankEast Guaranty Savings Bank
- BankEast/Lakes Region
- BankEast, National Association

Bank of New Hampshire Corp. (Manchester)

- Bank of New Hampshire, N.A.

Connecticut River Bancorp, Inc. (Charlestown)

- Connecticut River Bank
- Peoples National Bank of Littleton

First Bancorp of New Hampshire, Inc. (Manchester)

- Concord National Bank
- Exeter Banking Company, The
- Laconia Peoples National Bank & Trust Company
- Londonderry Bank and Trust Company
- Merchants National Bank of Manchester, The
- White Mountain National Bank of North Conway
- Wolfeboro National Bank, The

Heritage Banks, Inc. (Rochester)

- First National Bank of Rochester
- Rochester Savings Bank and Trust Company

Indian Head Banks, Inc. (Nashua)

- Indian Head Bank North
- Indian Head Bank and Trust Company
- Indian Head National Bank of Claremont
- Indian Head National Bank of Concord
- Indian Head National Bank of Keene
- Indian Head National Bank of Laconia
- Indian Head National Bank of Nashua

Savings Bank Shares, Inc. (Franklin)

- Franklin National Bank, The

Security Ban Corp., Inc. (Hampton)

- Hampton National Bank

United Banks Corporation (Hanover)

- Hanover Bank & Trust Company

ABSTRACTS OF THE ANNUAL REPORT

OF

TRUST COMPANIES

SHOWING LOCATION,

NAMES OF OFFICERS,

AND DIRECTORS

BEDFORD

THE BEDFORD BANK
106 SOUTH RIVER RD.
BEDFORD, NH 03102
668-1500
1972 Inc.

Chairman of the Board
Louis J. Georgopoulos

President and Treasurer
Robert N. Wheeler

Senior Vice President
Donald W. Wheeler

Executive Vice President
Kathleen G. Lepore

Assistant Vice President
Susan I. Perkins

Loan Officer
Winifred H. Cote

Assistant Treasurer
Diane M. Ledoux

Assistant Treasurer
Nicholas G. Skaperdas

Loan Officer
Joan M. Suraci

Clerk
Paul R. Kfoury

Director
Maurice A. Bellveau

Director
John B. Clover

Director
Christopher C. Congdon

Director
David Foster

Director
Marcel O. Genest

Director
Louis J. Georgopoulos

Director
Joseph H. Harrison, III

Director
Dean Kamen

Director
Paul R. Kfoury

Director
Everett P. McAfee, Jr.

Director
Norman A. Packard

Director
Nicholas G. Skaperdas

Director
Bradford H. Thomas

Director
Robert N. Wheeler

Director
Donald W. Wheeler

BELMONT

BELKNAP BANK & TRUST
ROUTES 3 & 11
BELMONT, NH 03220
528-1800
1979 Inc.

Chairman of the Board
Willard G. Martin, Jr.

President
Robert A. MacLenna, Jr.

Vice President and Treasurer
John H. Martin

Assistant Vice President
Janet D. Raymond

Assistant Treasurer
Robert C. Adams

Loan Officer
Susan J. Richardson

Customer Service Officer
Donald A. Sibson

Director
Fred Altman

Director
Warren C. Clement

Director
Charles W. Lowth, Jr.

Director
Robert A. MacLenna, Jr.

Director
Willard G. Martin, Jr.

Director
Stephen B. McNeil

Director
Gerard F. Moore

Director
Russell A. Sabanek

Director
Nicholas C. Salta

Director
Edward F. Schofield

Director
Glenn E. Shaw

Director
Sheila D. Weeks

Branches

FRANKLIN
BELKNAP BANK & TRUST
880 CENTRAL STREET
FRANKLIN, NH 03235
934-6800

BERLIN

THE BERLIN CITY BANK
9 MAIN STREET
BERLIN, NH 03570
752-1171
1974 Inc.

Chairman of the Board
Arnold P. Hanson, Sr.

Vice Chairman of the Board
Carlton A. Ashworth

President
Lloyd B. Rines

Vice President
Paul G. Campagna

Vice President
Raymond D. Hurlbutt

Treasurer
Arthur E. Irwin

Assistant Treasurer and Loan Officer
Ruby M. Shepard

Assistant Treasurer and Loan Officer
Richard J. Sirois

Assistant Treasurer
Larry J. Bessinger

Assistant Treasurer
Doris G. Dube

Assistant Treasurer
Beverly R. Johnson

Assistant Treasurer
Jacqueline L. Nepert

Director
Carlton A. Ashworth

Director
Arthur J. Bergeron

Director
Thomas E. Brannen

Director
Herbert N. Buckley

Director
Robert A. Gagliuso

Director
Bernard R. Gallagher

Director
Mark E. Hamlin

Director
Arnold P. Hanson

Director
Ralph A. Labnon

Director
John D. Morton

Director
Edward J. Reichert

Director
Lawrence G. Richards

Director
Lloyd B. Rines

Director
Joseph N. Rozeh

Director
William J. Woodward

Branches

GROVETON
THE BERLIN CITY BANK
2 STATE STREET
GROVETON, NH 03582
636-1611

BERLIN
NORTH COUNTRY BANK
CORNER PLEASANT & YORK STREETS
BERLIN, NH 03570
752-4340
1890 Inc.

Chairman of the Board/President
Gaston E. Fillion

Vice President
Richard N. Langlois

Vice President and Treasurer
Robert J. Aulie

Assistant Vice President
Marcel G. Fillion

Assistant Vice President
Maurice L. Fortier

Director
Robert D. Calamari

Director
Roland W. Couture

Director
Edgar T. Dean

Director
Gaston E. Fillion

Director
Maurice R. Levesque

Director
Eugene D. Rivard

BRISTOL

THE BRISTOL BANK
CENTRAL SQUARE
BRISTOL, NH 03222
744-8521
1898 Inc.

Chairman of the Board/President
Lawrence L. Denton

Vice President
John F. Craig

Treasurer
Louis J. Stivali

Assistant Treasurer
Dorothy A. Stockley

Assistant Treasurer
Virginia B. Nicholas

Secretary
Joyce E. Smith

Accounting Officer
Douglas C. Benton

Marketing Officer
Susan E. Kuss

Loan Officer
Phyllis M. Schofield

Director
John Conkling

Director
Lawrence L. Denton

Director
Alan E. Esty

Director
Alfred F. Frye

Director
Dorothy M. Gordon

Director
John W. Matthews

Director
Luther K. Mitchell

Director
T. Holmes Moore

Director
Ralph E. Shackett

Director
William C. Walsh

CHARLESTOWN

CONNECTICUT RIVER BANK
MAIN STREET
CHARLESTOWN, NH 03603
826-7764
1864 Inc.

President
John E. Bentley

Vice President
Walter H. Harrington

Vice President/Treasurer
Edwin T. Walsh

Assistant Vice President
Paul D. Slade

Assistant Treasurer
Nancy E. Smith

Loan Officer
Gary W. Gray

Loan Officer
William A. Smith

Customer Service Officer
Sharon A. King

Operation Officer
Jeffrey M. Lessels

Assistant Branch Manager
Edna Scott

Director
Ernest L. Bell, III

Director
John E. Bentley

Director
Paul S. Gray

Director
Paul B. Dutton

Director
John E. Follett

Director
John C. Follett

Director
Theodore J. Frizzell

Director
David T. Henry

Director
Irving Mandinach

Director
O. W. Miller

Director
John Parker

Director
Stewart A. Rouse

Director
Edwin T. Walsh

Director
Myrl H. Webster

Director
Maurice H. Wernick

Branches

NORTH CHARLESTOWN
CONNECTICUT RIVER BANK
ROUTE 12
NORTH CHARLESTOWN, NH 03603
542-2545

LANGDON
CONNECTICUT RIVER BANK
ROUTE 123
LANGDON, NH 03602
835-6333

CLAREMONT

CITY BANK AND TRUST
24 TREMONT SQUARE
CLAREMONT, NH 03743
543-0111
1976 Inc.

Chairman of the Board
Norman J. Langlois

President
Nicholas C. Marro, Sr.

Executive Vice President
Richard P. Madigan

Treasurer
William D. Waite

Administrative Assistant
Karen M. Ouellette

Assistant Treasurer
George E. Veilleux

Director
Raymond F. Bonenfant

Director
Roselyn Caplan

Director
Donald Foisy

Director
Norman J. Grover

Director
Charles W. Johnson

Director
Norman J. Langlois

Director
Thomas G. Levesque

Director
Nicholas C. Marro, Sr.

Director
Charles P. Puksta

Director
Dorothy Roman

Director
Charles H. Sprague

Director
Roland V. Stoodley, Jr.

Director
George E. Veilleux

COLEBROOK

THE FIRST COLEBROOK BANK
147 MAIN STREET
COLEBROOK, NH 03576
237-5551
1889 Inc.

Chairman of the Board
Norman S. Brungot

President
Harry L. Olmstead, Jr.

Vice President
Victor P. Bruno

Assistant Vice President
Jean B. Grapes

Treasurer
Barbara V. Haynes

Assistant Treasurer
William C. Haynes

Bookkeeping Officer
Madeline Boucher

Mortgage Loan Officer
Jean F. Ladd

Customer Service Officer
Sharon A. Leicht

Director
Marshall A. Ames

Director
Norman S. Brungot

Director
Victor P. Bruno

Director
Robert W. Gooch

Director
Palmer B. Lewis

Director
Harry L. Olmstead, Jr.

Director
Warren E. Pearson

Director
Earl P. Wadsworth

Director
Malcolm R. Washburn

DERRY

DERRY BANK AND TRUST COMPANY
CRYSTAL AVENUE
DERRY, NH 03038
432-9517
1969 Inc.

Chairman of the Board
Niles F. Jensen

President/CEO
John M. Terravecchia

Senior Vice President
G. Robert Smith

Vice President
K. Ernest S. Duckworth

Assistant Vice President
Catherine A. Gelinas

Assistant Treasurer
Delores T. Brusky

Assistant Treasurer
Margaret B. de Redon

Assistant Treasurer
Helene N. Griffin

Assistant Treasurer
Oliva A. Lafontaine, Jr,

Assistant Treasurer
Delores M. Smith

Assistant Treasurer
Katherine A. Zysk

Internal Auditor
Robert E. Benoit

Director
Rolfe G. Banister

Director
Rajat K. Bhattacharya

Director
Edward D. Bureau

Director
Donald L. Cusson

Director
Howard S. Dearth

Director
William J. DeRemer

Director
William M. Hardy

Director
Horace A. Holaday, Jr.

Director
Gilbert H. Hood, Jr.

Director
Niles F. Jensen

Director
Andrew C. Mack

Director
George F. Menard

Director
Glenn E. Peabody

Director
Paul T. Phillips

Director
Albert H. Rioux, Sr.

Director
G. Robert Smith

Director
Arnold C. Soney

Director
John M. Terravecchia

Branches

EAST HAMPSTEAD
DERRY BANK AND TRUST COMPANY
ROUTE 111
EAST HAMPSTEAD, NH 03826
382-7111

CANDIA
DERRY BANK AND TRUST COMPANY
ROUTE 101
CANDIA, NH 03034
483-2151

CHESTER
DERRY BANK AND TRUST COMPANY
ROUTES 102 & 121
CHESTER, NH 03036
887-4496

DERRY
DERRY BANK AND TRUST COMPANY
15 EAST BROADWAY
DERRY, NH 03038
432-9517

MANCHESTER
DERRY BANK AND TRUST COMPANY
728 MASSABESIC STREET
MANCHESTER, NH 03103
625-4644

DURHAM

DURHAM TRUST COMPANY
70 MAIN STREET
DURHAM, NH 03824
868-5574
1947 Inc.

President
Alva F. Fernandez

Executive Vice President/CEO
Michael E. Kenslea

Vice President
Gary E. Lundh

Assistant Vice President
Christopher J. Bailey

Assistant Vice President
S. Alan Moyer

Treasurer
Robert C. Chase, Jr.

Assistant Treasurer
Gary Storzbach

Loan Officer
David Toutain

Assistant Manager
Beverly Howard

Assistant Manager
M. Cora Wolford

Director
Earl J. Dearborn

Director
Alva F. Fernandez

Director
Harold D. Moran

Director
Constance W. O'Mara

Director
Lawrence E. O'Mara

Director
Francis E. Robinson

Director
John M. Sakowski

Branches

PORTSMOUTH
DURHAM TRUST COMPANY
151 CONGRESS STREET
PORTSMOUTH, NH 03820
431-3611

EXETER

EXETER BANKING COMPANY
154 WATER STREET
EXETER, NH 03833
772-4761
1893 Inc.

President/Treasurer
Roy A. Ladner

Senior Vice President
Edwin A. Baker

Vice President
Dana C. Favor

Vice President
John D. Hebert

Assistant Vice President
Robert L. Cooper

Assistant Vice President
Robert H. Durant

Assistant to President
Carol A. Russell

Vice President/Trust Officer
Rudolph C. Hede

Comptroller
Richard G. Clark, Jr.

Assistant Comptroller
Philip E. DuPont

Assistant Treasurer
Frank H. Hunt

Assistant Treasurer
Bette Southwick

Vice President/Assistant Treasurer
Martin W. Day

Vice President/Assistant Treasurer
Wayne Skoglund

Loan Officer
Marcia Cowan

Mortgage Officer
Shirley H. Craven

Administrative Assistant
Theresa Abbott

Administrative Assistant
Patricia Qualter

Administrative Assistant
Arabella Tuttle

Director
Robert H. Clement

Director
Edwin L. Collishaw, Jr.

Director
Michael J. Dalton

Director
John W. Flynn, Jr.

Director
Edward A. Gage

Director
William A. Hickey

Director
Stephen G. Kurtz

Director
Roy A. Ladner

Director
John J. Quinn

Director
Ronald A. Remick

Director
William M. Walsh

Director
Fred A. Wentworth, Jr.

Branches

HAMPTON FALLS
EXETER BANKING COMPANY
LAFAYETTE ROAD
HAMPTON FALLS, NH 03844
926-3362

STRATHAM
EXETER BANKING COMPANY
PORTSMOUTH AVENUE
STRATHAM, NH 03885
772-6655

RAYMOND
EXETER BANKING COMPANY
EPPING ROAD
RAYMOND, NH 03077
895-3186

HANOVER

HANOVER BANK & TRUST COMPANY
80 SOUTH MAIN STREET
HANOVER, NH 03755
643-4200
1972 Inc.

Chairman of the Board/President
Frederic R. Dawe

Vice President
James J. Lafiosca

Vice President
William F. Murray

Assistant Vice President
Edwin S. Childs

Assistant Vice President
Frank M. Klymn

Treasurer
Roger A. Frechette

Assistant Treasurer
Jeanette L. Lemay

Assistant Manager
Kathy M. Oakes

Clerk
James A. Saggiotes

Director
Donald deJ. Cutter

Director
Frederic R. Dawe

Director
James J. Lafiosca

Director
Ernest W. LeBlanc

Director
Gregory Maffei

Director
Robert D. McLaughry

Director
Thomas F. Purcell, Jr.

Director
James A. Saggiotes

Director
Winthrop I. Townsend

Director
Sybil Williamson

Branches

ORFORD
HANOVER BANK & TRUST COMPANY
MAIN STREET
ORFORD, NH 03777
353-4324

WEST LEBANON
HANOVER BANK & TRUST COMPANY
ROUTE 12A
WEST LEBANON, NH 03784
298-8787

LEBANON
HANOVER BANK & TRUST COMPANY
HANOVER STREET
LEBANAON, NH 03766
298-8787

HILLSBOROUGH

THE VALLEY BANK
WEST MAIN STREET
HILLSBOROUGH, NH 03244
464-5541
1973 Inc.

President/CEO
Richard W. Withington

Executive Vice President/Treasurer
William F. Kacmarcik

Vice President
Merle R. Patenaude, Jr.

Assistant Vice President
William J. McIver

Assistant Treasurer
Judith H. Avery

Clerk
Doulgas S. Hatfield, Jr.

Director
Gordon J. Allen

Director
Alfred G. Chandler

Director
Duane J. Clement

Director
Clarence W. Edmunds

Director
Douglas S. Hatfield, Jr.

Director
Daniel G. Hingston

Director
Robert J. Johnson

Director
William F. Kacmarcik

Director
Paul F. Kerber

Director
Donald E. Knapton

Director
Milton H. Morris

Director
Merle R. Patenaude, Jr.

Director
Richard W. Withington

Director
Samuel C. Zachos

Branches

HENNIKER
THE VALLEY BANK
MAPLE STREET
HENNIKER, NH 03242
428-3235

JAFFREY

THE MONADNOCK BANK
87 MAIN STREET
JAFFREY, NH 03452
532-7788
1865 Inc.

President
Robert W. Allen

Asst. Vice President/Mortgage Officer
Wayne R. Gordon

Assistant Vice President
Forrest R. Kimball

Assistant Vice President
Patricia T. Sawtelle

Assistant Vice President
William S. Spaulding

Treasurer
Dennis P. O'Loughlin

Assistant Treasurer
Lorraine J. Caswell

Assistant Treasurer
Kathleen G. Halfpenny

Assistant Treasurer
Eleanor I. Maki

Assistant Treasurer
Dorothy S. Richards

Assistant Treasurer
JoAnn M. St. Pierre

Director
Robert W. Allen

Director
Christopher V. Bean

Director
Delcie D. Bean, Jr.

Director
Reynold A. Belletete

Director
Archie L. Coll

Director
Charles H. Griswold

Director
B. Leonard Krause

Director
D. Glyn Millard

Director
Walter Petersen

Director
Franc X. Quinlan

Branches

RINDGE
THE MONADNOCK BANK
MAIN STREET
RINDGE, NH 03461
899-5187

TROY
THE MONADNOCK BANK
CENTRAL SQUARE
TROY, NH 03465
242-7737

LINCOLN

GRANITE STATE TRUST COMPANY
MAIN STREET
LINCOLN, NH 03251
745-2211
1963 Inc.

President
George H. Parker

Executive Vice President
Gordon H. Kendall

Treasurer
Judith Downing

Director
Charles E. Carey

Director
W. Murray Clark

Director
Gordon H. Kendall

Director
John H. Noyes

Director
George H. Parker

Branches

NORTH WOODSTOCK
GRANITE STATE TRUST COMPANY
MAIN STREET
NORTH WOODSTOCK, NH 03262
745-2226

LITTLETON

INDIAN HEAD BANK NORTH
160 MAIN STREET
LITTLETON, NH 03561
444-6521
1923 Inc.

Chairman of the Board
Arthur F. Brown, Jr.

President
Joseph R. Richard

Executive Vice President
Willard G. Bromage, Jr.

Executive Vice President
Francis Deasy

Senior Vice President/Treasurer
James E. Tibbetts

Vice President
Donald M. Bennett

Vice President
Stephen E. Colby

Vice Presdient
Daniel J. Cullen

Vice President
Herbert E. Hall, Jr.

Vice President/Personnel Officer
Loretta G. Silver

Vice President
A. Frank Stiegler, III

Assistant Vice President
David A. Canedy

Assistant Vice President
Joseph L. Costello

Assistant Treasurer
Nancy A. Dickowski

Assistant Treasurer
Robert A. Reed

Loan Officer
Barbara A. Ashley

Loan Officer
Dorothy W. Belmore

Loan Officer
Helen Mason

Loan Officer
John S. Cobb

Mortgage Loan Officer
John D. Edgerton

Mortgage Loan Officer
Drew A. Cardinal

Operations Officer
Barbara Luoma

Consumer Loan Officer
Fred A. Page

Asst. Personnel Off./Asst. Trust Off.
Liberty Santa Maria

Director
Arthur F. Brown

Director
Luigi J. Castello

Director
Frank G. Clark, Jr.

Director
Calvin J. Coleman

Director
Winton J. Eastman

Director
Laurent R. Fournier

Director
Ralph L. Grindle, Jr.

Director
Kenneth M. Grout

Director
David R. Hastings, II

Director
Joseph R. Richard

Director
Wayne B. Ruggles

Director
Herbert Schneider

Director
Peter W. Smith

Director
John H. Tilton

Director
T. Borden Walker

Director
Richard G. White

Director
Robert Whitney, Jr.

Director
Wendall D. Woodbury

Branches

OSSIPEE
INDIAN HEAD BANK NORTH
ROUTE 16
OSSIPEE, NH 03814
539-4300

NORTH CONWAY
INDIAN HEAD BANK NORTH
MAIN STREET
NORTH CONWAY, NH 03860
356-6333

NORTH CONWAY
INDIAN HEAD BANK NORTH
NORTHWAY PLAZA
NORTH CONWAY, NH 03860
356-6306

BETHLEHEM
INDIAN HEAD BANK NORTH
MAIN STREET
BETHLEHEM, NH 03574
869-3348

CONWAY
INDIAN HEAD BANK NORTH
MAIN STREET
CONWAY, NH 03818
447-5425

LISBON
INDIAN HEAD BANK NORTH
240 MAIN STREET
LISBON, NH 03585
838-6562

LITTLETON
INDIAN HEAD BANK NORTH
160 MAIN STREET
LITTLETON, NH 03561
444-6521

FRANCONIA
INDIAN HEAD BANK NORTH
MAIN STREET
FRANCONIA, NH 03580
823-5517

WOODSVILLE
INDIAN HEAD BANK NORTH
55 CENTRAL STREET
WOODSVILLE, NH 03785
747-3341

LONDONDERRY

LONDONDERRY BANK AND TRUST COMPANY
ROUTE 102
LONDONDERRY, NH 03053
434-4576
1972 Inc.

Chairman of the Board
Ralph A. McIninch

President
Richard M. Ford

Assistant Vice President
Robert H. Brown

Assistant Treasurer
Bonny B. Gleason

Assistant Treasurer
Lillian N. Meserve

Mortgage Officer
Lisa A. Bowman

Director
Edward Burke

Director
Robert Evans

Director
Robert G. Kenevel

Director
Bruce R. Larson

Director
Lansing Mallett

Director
Leo Masse

Director
Ralph A. McIninch

Director
William O. Merrill

Director
William O. Patrick

Director
William K. Phillips

Director
Norman Russell

Director
Ferne Schmidtchen

Director
James L. Wray

MANCHESTER

BANKEAST
1100 ELM STREET
MANCHESTER, NH 03105
624-6000
1891 Inc.

Chairman of the Board/Chief Exec. Off.
Walter N. DeWitt

Vice Chairman of the Board
Frederick W. Griffin

President/Treasurer/Trust Officer
Peter Hamblett

Senior Vice President/Mgr.Loan Quality
Peter C. Anderson

Senior Vice President/Manager
Francis J. Haines, Jr.

Regional President
George T. Hamilton

Regional President
Paul F. Leaming

Vice President
Charles L. Abbe

Vice President/Commercial Loan Officer
Bruce Cote

Vice President/Personal Lending Div.
Richard N. Cunningham

Vice President/Municipal Finance Mgr.
John Prewitt

Vice President/Commerical Banking Mgr.
David Reilly

Vice President/Retail Banking Mgr.
John O. Roberts

Vice President/Personal Accounts Div.
Bowman C. Wingard

Assistant V. President/Loan Officer
Michael Chisholm

Assistant V. President/Retail Ser.Mgr.
Corinne Landry

Assistant V. President/Comm. Loan Off.
Thomas LeBrun

Assistant V. President/Operations Off.
Charles McKew

Assistant V. President/PLD Origination
Thelma G. McNamara

Assistant V. President/PLD Op. Mgr.
Tom Parrott

Assistant V. President/Comm. Loan Off.
Charles Reese

Assistant V. President/Comm. Loan Off.
Glen Thornton

Director
Richard C. Beaulieu

Director
William H. Craig

Director
Walter N. DeWitt

Director
Michael H. Foster

Director
Frederick W. Griffin

Director
Martin L. Cross

Director
Peter Hamblett

Director
Bruce M. Keller

Director
Donald R. Lavallee

Director
Paul F. Leaming

Director
Gerald A. LeBlanc

Director
John I. Snow

Director
Raymond F. Truncellito

Branches

MANCHESTER
BANKEAST
SOUTH WILLOW PLAZA
MANCHESTER, NH 03102
624-6000

BEDFORD
BANKEAST
BEDFORD MALL
BEDFORD, NH 03102
624-6000

MANCHESTER
BANKEAST
7 McGREGOR STREET
MANCHESTER, NH 03102
624-6000

CONCORD
BANKEAST
116 NORTH MAIN STREET
CONCORD, NH 03301
624-6000

HUDSON
BANKEAST
223 LOWELL ROAD
HUDSON, NH 03051
880-5300

BEDFORD
BANKEAST
91 SOUTH RIVER ROAD
BEDFORD, NH 03102
624-6000

NASHUA
BANKEAST
295 MAIN STREET
NASHUA, NH 03061
880-5333

NASHUA
BANKEAST
122 NORTHEASTERN BOULEVARD
NASHUA, NH 03062
880-5300

MEREDITH

BANKEAST/LAKES REGION
ROUTE 25
MEREDITH, NH 03253
279-7954
1974 Inc.

Chairman of the Board
Leonard M. Foster

President
John I. Snow

Executive V. President/CEO
Bruce U. Sanderson

V. President/Senior Loan Officer
Donald H. Perham

Assistant Vice President
Nancy W. Moscardini

Customer Service Officer
Sally A. Ludwick

Director
Clyde C. Brown

Director
Richard D. Comstock

Director
W. N. DeWitt

Director
Lucien R. Dulac

Director
Leonard M. Foster

Director
Earle D. Hardy

Director
Robert E. Heath

Director
W. F. Richards, Jr.

Director
John I. Snow

Branches

GILFORD
BANKEAST/LAKES REGION
143 LAKE STREET
GILFORD, NH 03246
528-2536

MEREDITH
MEREDITH BANK & TRUST
1 BAY POINT
MEREDITH, NH 03253
279-7909
1924 Inc.

Chairman of the Board
Denley W. Emerson

President/CEO
Richard G. Gilcreast

Vice President
Russell P. Brown

Vice President/Treasurer
Richard W. Gammons

Assistant Vice President
Raymond A. Morrissette

Loan Officer
Marjorie E. Greemore

Administrative Officer
Judith S. Glover

Assistant Operations Officer
Mary R. Crosby

Security Officer
Herbert R. Horne

Director
John B. Anderson

Director
Neil A. Cowan

Director
Denley W. Emerson

Director
Richard G. Gilcreast

Director
A. Walter Hill

Director
Christine P. Powers

Director
David S. Sticht

Director
David L. Thun

Director
Harry A. Wallace

Branches

MOULTONBORO
MEREDITH BANK & TRUST
ROUTE 25
MOULTONBORO, NH 03254
476-5551

ASHLAND
MEREDITH BANK & TRUST
NORTH MAIN STREET
ASHLAND, NH 03217
968-7131

NASHUA

NASHUA TRUST COMPANY
194 MAIN STREET
NASHUA, NH 03061
882-2755
1889 Inc.

Chairman of the Board/CEO
Robert J. Cross

President
Norman B. Storrs

Sr. V. President/Treas./Secretary
Donald F. Guertin

Vice President/Trust Officer
William M. Prizer, III

Vice President
David P. Bingham

Vice President
Conrad L. Dionne

Vice President
Paul E. LeClair

Vice President
Mark E. Leonardi

Vice President
James H. Munroe

Vice President
Robert R. Pinsonneault

Vice President
Robert S. Whitney

Assistant Vice President
Conrad E. Thibault

Assistant Vice President
Albert G. Trudeau

Assistant Vice President
Joseph J. Wentworth

Assistant Treasurer
Evelyn C. Loraine

Trust Officer
Harry G. Locke

Assistant Trust Officer
Kevin E. Keegan

Auditor
John M. Noftle

Director
Arthur H. Atkinson

Director
Joseph A. Bellavance

Director
Leon P. Brassard

Director
Gilbert Bucknam

Director
Daniel C. Chisholm

Director
Robert J. Cross

Director
Donald W. Erion

Director
David C. Hamblett

Director
Raymond A. Labombarde

Director
James A. Lyons

Director
A. Byron Mansfield

Director
Raymond H. Marcotte

Director
John J. Singer, Jr.

Director
Norman B. Storrs

Director
William R. Swart

Director
Samuel A. Tamposi

Director
William W. Zechel

Branches

HUDSON
NASHUA TRUST COMPANY
71 LOWELL ROAD
HUDSON, NH 03051
882-2755

NASHUA
NASHUA TRUST COMPANY
238 MAIN STREET
NASHUA, NH 03060
882-2755

NASHUA
NASHUA TRUST COMPANY
D.W. HIGHWAY, SOUTH
NASHUA, NH 03060
882-2755

NASHUA
NASHUA TRUST COMPANY
33 COLISEUM AVENUE
NASHUA, NH 03063
882-2755

NEW LONDON

THE NEW LONDON TRUST COMPANY
MAIN STREET
NEW LONDON, NH 03257
526-2535
1958 Inc.

President
William F. Kidder

Vice President
Robert E. Belanger

Vice President
James C. Cleveland

Exec. Vice President/Treasurer
William F. Kidder, Jr.

Assistant Treasurer/Loan Officer
Lois S. Shaw

Assistant Treasurer/Cust.Serv.Officer
Rae F. Voss

Loan Officer
Debra W. Sias

Operations Officer
Charles R. Sanderson

Clerk
Herbert O. Williams

Director
James C. Cleveland

Director
Frank N. Cricenti

Director
Claude E. Gardner

Director
Amos E. Johnson

Director
William F. Kidder

Director
William F. Kidder, Jr.

Director
Chandler M. Perkins

Director
Herbert O. Williams

Branches

NEW LONDON
THE NEW LONDON TRUST COMPANY
NEWPORT ROAD
NEW LONDON, NH 03257
526-2535

DANBURY
THE NEW LONDON TRUST COMPANY
ROUTES 4 & 104
DANBURY, NH 03230
526-2535

GEORGES MILLS
THE NEW LONDON TRUST COMPANY
ROUTE 11
GEORGES MILLS, NH 03751
526-2535

NEWBURY
THE NEW LONDON TRUST COMPANY
ROUTE 103
NEWBURY, NH 03255
526-2535

ANDOVER
THE NEW LONDON TRUST COMPANY
CURRIER & PHELPS
ANDOVER, NH 03216
526-2535

NORTH CONWAY

NORTH CONWAY BANK
240 MAIN STREET
NORTH CONWAY, NH 03860
356-5466
1900 Inc.

Chairman of the Board/Vice President
Earl P. Osgood

President
S. Jean Fernandez

Executive Vice President
Frank J. Connolly, Jr.

Treasurer/Tr.Officer
Richard L. Van Dyne

Assistant Treasurer
William G. Edmunds

Mortgage Officer
Thomas W. Crompton

Assistant Mortgage Officer
Meredith W. Christie

Installment Loan Officer
John H. Small, Jr.

Business Dev. Off./Operations Officer
Kenneth C. Sykes

Data Processing Officer
Thomas R. Zuppe

Marketing Officer
Rosemarie Prebor

Director
S. Jean Fernandez

Director
L. Hamlin Greene

Director
Earl P. Osgood

Director
Donald H. Pocock

Director
George C. Weston

Branches

GLEN
NORTH CONWAY BANK
ROUTE 16
GLEN, NH 03838
383-6813

NORTH CONWAY
NORTH CONWAY BANK
ROUTES 16 & 302
NORTH CONWAY, NH 03860
356-6397

PELHAM

PELHAM BANK AND TRUST COMPANY
BRIDGE STREET
PELHAM, NH 03076
635-3545
1968 Inc.

President
Louis Fineman

First Vice President
George Harris

Senior Vice President
Patricia A. McArdle

Vice President
Paul Santos

Vice President
Allan D. Virr

Assistant Vice President
Florice Howes

Assistant Vice President
Laura Pepa

Treasurer
William A. McNamara

Assistant Treasurer
June Lawrence

Assistant Treasurer
Raymond Wrobel

Clerk
Theodore L. Russom

Director
Ralph S. Boutwell

Director
William H. Brady, Jr.

Director
Claude L. Captell

Director
Louis Fineman

Director
Bradford Fox

Director
George Harris

Director
Willis S. Low

Director
William A. McNamara

Director
Titus Plomaritis

Director
Theodore L. Russom

Branches

WINDHAM
PELHAM BANK AND TRUST COMPANY
ROUTE 111
WINDHAM, NH 03076
893-4321

SALEM
PELHAM BANK AND TRUST COMPANY
529 SOUTH BROADWAY
SALEM, NH 03079
893-6151

PLAISTOW

PLAISTOW BANK AND TRUST COMPANY
47 PLAISTOW ROAD
PLAISTOW, NH 03865
382-6511
1967 Inc.

Chairman of the Board
Daniel H. Andernacht

Vice Chairman of the Board
Kevin King

President
Richard W. Fletcher

Exec.Vice President/Treasurer
Thomas E. Quinlan

Assistant Vice President
David N. Gauron

Assistant Vice President
Philip C. Plante

Assistant Vice President
Bruce A. Sloan

Assistant Treasurer
Steven M. Caputo

Assistant Treasurer
Barbara M. Moran

Director
Daniel H. Andernacht

Director
Theodore Baratt

Director
William S. Bartlett, Jr.

Director
Richard W. Fletcher

Director
James F. Grimes

Director
Kevin King

Director
Raymond E. Moore

Director
Bruno Naiman

Director
John R. Pichowicz

Director
Nicholas Pichowicz

Director
Bernard R. Senter

Director
Wilfred C. Senter

Director
Norman C. Walker

Branches

HAMPSTEAD
PLAISTOW BANK AND TRUST COMPANY
ROUTE 121
HAMPSTEAD, NH 03841
329-6711

KINGSTON
PLAISTOW BANK AND TRUST COMPANY
ROUTE 111
KINGSTON, NH 03848
642-3667

ATKINSON
PLAISTOW BANK AND TRUST COMPANY
ROUTE 121
ATKINSON, NH 03811
362-5596

PORTSMOUTH

INDIAN HEAD BANK AND TRUST COMPANY
3 PLEASANT STREET
PORTSMOUTH, NH 03081
436-4110
1855 Inc.

President
Bradford F. Alden

Executive Vice President
Ronald J. Rioux

Executive Vice President
Marshall E. Tebbetts

Senior Vice President/Treasurer
Edward W. Johnson

Senior Vice President
William J. Donovan, Jr.

Senior Vice President
David R. Trayers

Vice President
Donald Allen

Vice President
James A. Bond

Vice President
Donald R. Brabant

Vice President
Joel F. Koch

Vice President
Phyllis M. Perkins

Vice President
Richard L. Semprini

Assistant Vice President
Beatrice M. Carbonneau

Assistant Vice President
John E. Davis, Jr.

Assistant Vice President
Patricia M. Fernandes

Assistant Vice President
Robert H. McElroy, Jr.

Assistant Vice President
Robert A. Pearson

Assistant Vice President/Branch Mgr.
John A. Fenton

Assistant Vice President/Branch Mgr.
William W. Hughes

Branch Manager
Arleen Clark

Branch Manager
Lawrence Cowan

Branch Manager
Jean Custeau

Branch Manager
Denise Delnicki

Branch Manager
Priscilla M. Marshall

Branch Manager
William T. Martin

Branch Manager
Margaret M. Plumer

Branch Manager
Charles Walker

Administrative Assistant
Ethel F. Baker

Assistant Branch Manager
Leo E. Bergeron

Assistant Operations Officer
Irene Boisvert

Credit Officer
John W. Dixon

Loan Officer
Jonathan Ellis

Trust Officer
Carl Feren

Assistant Branch Manager
Diane Fraser

Personnel Representative
Cynthia C. Gatto

Assistant Branch Manager
Janet Keane

Assistant Loan Officer
Lorraine Tobin

Assistant Mortgage Officer
Carol Turcotte

Assistant Loan Officer
Mark L. Young

Director
Bradford F. Alden

Director
Robert E. Barney

Director
Ferris G Bavicchi

Director
Louis E. Bergeron

Director
Carl W. Brewitt

Director
Francis J. Costello

Director
Roland P. Cullen

Director
John J. Dineen

Director
Albert J. Ferron

Director
Robert H. Fillon

Director
R. Dexter Goodrich

Director
Herbert A. Grant, Jr.

Director
J. Paul Griffin

Director
Paul J. Holloway, Jr.

Director
Harry MacLeod, Jr.

Director
Russell H. McGuirk

Director
Raymond R. Ouellette

Director
Robert A. Shaines

Director
John M. Ware

Director
Morris Weinstein

Branches

EXETER
INDIAN HEAD BANK AND TRUST COMPANY
60 PORTSMOUTH AVENUE
EXETER, NH 03833
772-4701

NEWMARKET
INDIAN HEAD BANK AND TRUST COMPANY
140 MAIN STREET
NEWMARKET, NH 03857
659-5566

RAYMOND
INDIAN HEAD BANK AND TRUST COMPANY
6 EPPING STREET
RAYMOND, NH 03077
895-3144

EPPING
INDIAN HEAD BANK AND TRUST COMPANY
MAIN STREET
EPPING, NH 03042
679-5491

PORTSMOUTH
INDIAN HEAD BANK AND TRUST COMPANY
ROCKINGHAM DRIVE, PEASE AFB
PORTSMOUTH, NH 03801
436-4110

PORTSMOUTH
INDIAN HEAD BANK AND TRUST COMPANY
800 ISLINGTON STREET
PORTSMOUTH, NH 03801
436-4110

PORTSMOUTH
INDIAN HEAD BANK AND TRUST COMPANY
LAFAYETTE ROAD
PORTSMOUTH, NH 03801
436-4110

ROCHESTER
INDIAN HEAD BANK AND TRUST COMPANY
66 SOUTH MAIN STREET
ROCHESTER, NH 03867
332-6000

MILTON
INDIAN HEAD BANK AND TRUST COMPANY
MAIN STREET
MILTON, NH 03851
652-4552

EXETER
INDIAN HEAD BANK AND TRUST COMPANY
97 WATER STREET
EXETER, NH 03833
772-4701

NORTHWOOD
INDIAN HEAD BANK AND TRUST COMPANY
ROUTE 4
NORTHWOOD, NH 03261
942-5522

SALEM

ROCKINGHAM COUNTY TRUST CO.
267 SOUTH BROADWAY
SALEM, NH 03079
893-6141
1969 Inc.

Chairman of the Board
Robert L. Gable

President
Frank J. Murray

Assistant to the President
Debora M. Cote

Vice President
George E. Newall

Vice President
John C. Tommasi

Treasurer
Kenneth C. Kellan

Assistant Treasurer
Carol A. Southwick

Operations Officer
Muriel M. J. Cote

Internal Control Officer
Karen E. Uva

Director
William A. Brown

Director
Francis E. Burke, Sr.

Director
Robert L. Gable

Director
Carnick H. Kachadorian

Director
George J. Khoury

Director
Roland C. Larochelle

Director
Clarence W. Merrill

Director
Frank J. Murray

Director
Berge M. Nalbandian

Director
Frank V. Sandberg

Director
A. Martin Simensen

Director
Lewis F. Soule

Director
Harry A. Tatone

Director
Fred S. Tinkham

Director
Kasmir E. Ulaky

Director
Douglas R. Watts

Branches

SALEM
ROCKINGHAM COUNTY TRUST CO.
220 NORTH BROADWAY
SALEM, NH 03079
893-6141

SEABROOK

SEABROOK BANK AND TRUST COMPANY
LAFAYETTE ROAD
SEABROOK, NH 03874
474-5501
1974 Inc.

Chairman of the Board
Wilfred L. Sanders, Jr.

President
Thomas M. Whelan

Senior Vice President
Arthur S. Woodman

Vice President/Comptroller
Richard A. Willey

Assistant Vice President
James R. Helps

Mortgage Officer
Diana Van Zanten

Director
Richard E. Blinn

Director
John J. Cardarelli

Director
George S. Downer

Director
Michael A. Kutlowski

Director
Paul F. Leary

Director
Francis J. Mahoney

Director
Edward J. McDermott

Director
Richard E. Noel

Director
Robert F. Preston

Director
Wilfred L. Sanders, Jr.

Director
Vernon R. Small

Director
Edward H. Tate, II

Director
Thomas M. Whelan

Branches

SEABROOK
SEABROOK BANK AND TRUST COMPANY
ROUTES 286 & 1A
SEABROOK, NH 03874
474-5009

SUNCOOK

THE SUNCOOK BANK
50 GLASS STREET
SUNCOOK, NH 03275
485-9564
1916 Inc.

President
K. Donald Woodbury

Vice President/Treasurer
Ernest E. Coulombe

Vice President
Allan Everson

Vice President
A. David Poisson

Assistant Vice President
Ernest A. Bergevin

Assistant Vice President
Roger A. Menard

Assistant Treasurer
Pauline Chroniak

Assistant Treasurer
Lawrence E. Labrie

Assistant Treasurer
Norbert G. Raymond

Public Relations/Marketing
Veronique A. Desmarais

Assistant Trust Officer
Geneva G. Carrier

Auditor
Ronald P. Lafond

EDP Manager
Richard T. Hebert

Director
Laurant J. Boucher

Director
Ernest E. Coulombe

Director
Gerard F. Cullerot

Director
Edward R. Cyr

Director
William F. Edmonds

Director
Charles F. Gordon

Director
Arthur J. Labonville

Director
Gerard H. Lavoie

Director
Lester W. Leblanc

Director
K. Donald Woodbury

Director
Robert S. Yeaton

Branches

HOOKSETT
THE SUNCOOK BANK
1288 HOOKSETT ROAD
HOOKSETT, NH 03106
668-2192

EPSOM
THE SUNCOOK BANK
EPSOM TRAFFIC CIRCLE
EPSOM, NH 03234
736-9363

WEARE

FIDUCIARY TRUST CO. OF NEW HAMPSHIRE
C/O JOSEPH A. MILLIMET, 1850 ELM ST.
MANCHESTER, NH 03105
669-1000
1958 Inc.

President
Dominic J. Scalise

Vice President
Katherine H. Scalise

Treasurer
John W. McCarthy

Clerk
Joseph A. Millimet

Director
Florence A. Kearns

Director
John W. McCarthy

Director
Joseph A. Millimet

Director
Dominic J. Scalise

WHITEFIELD

THE WHITEFIELD SAVINGS BK. & TRUST CO.
60 KING'S SQUARE
WHITEFIELD, NH 03598
837-2531
1891 Inc.

Chairman of the Board
Allison H. Nevers

President
Francis D. Roy

Vice President
C. Frederick Astle

Treasurer
Mary E. Hennessey

Director
C. Frederick Astle

Director
Charles W. Farrington

Director
Forrest G. Flanders

Director
Allison H. Nevers

Director
Francis D. Roy

WOLFEBORO

KINGSWOOD TRUST AND SAVINGS BANK
CENTER STREET
WOLFEBORO, NH 03894
569-4222
1972 Inc.

Chairman of the Board
George W. Walker

President/Treasurer
Robert F. Fournier

Senior Vice President
Robert E. Sager

Assistant Vice President
Nancy M. Gardner

Assistant Vice President
Bruce S. Seymour

Assistant Treasurer
Donna B. King

Assistant Treasurer
Theresa S. Peterson

Assistant Treasurer
Denis B. Plante

Assistant Treasurer
Kathleen Worthington

Secretary
Ralph P. Dube

Director
Albert H. Dow, Jr.

Director
Ralph P. Dube

Director
Robert F. Fournier

Director
Norris H. Harriman

Director
Leslie C. Rankin

Director
William B. Roome, II

Director
Ralph J. Samaha

Director
Allen F. Skelley

Director
Lawrence S. Toms

Director
George W. Walker

ABSTRACTS OF THE ANNUAL REPORT

OF

TRUST COMPANIES

SHOWING

CONSOLIDATED REPORT OF CONDITION

INCLUDING TRUST DEPARTMENTS

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

CERTAIN OTHER INFORMATION

	CONSOLIDATED REPORT OF CONDITION	BEDFORD	BELMONT	BERLIN	BERLIN	BRISTOL
		THE BEDFORD BANK	BELKNAP BANK & TRUST	THE BERLIN CITY BANK	NORTH COUNTRY BANK	THE BRISTOL BANK
	ASSETS (CENTS OMITTED)					
1	Cash and due from banks	$ 2,440,561	$ 1,004,246	$ 3,794,947	$ 1,845,313	$ 804,502
2	U.S. Government obligations	2,777,256	....	5,247,530	592,688	1,045,062
3	U.S. Government agencies	....	....	6,710,809	1,934,170	100,000
4	State, county, municipal obligations	....	72,300	4,724,882	2,312,780	152,333
5	Other bonds, notes and debentures	10,066	....	773,534	2,819,287	474,485
6	Corporate stocks	....	500	3,312,152	809,974	216,701
7	Total securities	2,787,322	72,800	20,768,907	8,468,899	1,988,581
8	LESS: Premium and valuation reserves	....	....	....	....	....
9	Total securities net of premium and valuation reserves	2,787,322	72,800	20,768,907	8,468,899	1,988,581
10	Real estate loans	5,701,642	2,120,362	30,711,089	10,502,995	11,662,354
11	Other loans	9,916,047	15,164,668	12,801,574	4,641,768	3,872,688
12	Total loans	15,617,689	17,285,030	43,512,663	15,144,763	15,535,042
13	LESS: Valuation reserve	121,842	158,233	120,298	150,540	80,000
14	Total loans net of valuation reserve	15,495,847	17,126,797	43,392,365	14,994,223	15,455,042
15	Overdrafts	112,149	46,556	4,256	4,789	9,335
16	Federal funds sold & loans & securities purchased under agreement to resell	300,000	....	4,275,000	500,000	....
17	Bank premises (net)	256,589	269,965	965,946	....	383,119
18	Leasehold improvements (net)	....	7,360	....	....	....
19	Furniture, fixtures & equipment (net)	139,407	90,027	258,828	276,970	276,417
20	Total fixed assets	395,996	367,352	1,224,774	276,970	659,536
21	Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	23,050
22	Other real estate owned (net)	....	11,034	326,896	626,873	224,500
23	Other assets	469,599	502,070	1,217,836	477,548	248,052
24	Total Assets	$22,001,474	$19,130,855	$75,004,981	$27,194,615	$19,412,598

LIABILITIES AND CAPITAL ACCOUNTS					
25 Demand deposits	$ 3,801,894	$ 2,215,666	$ 6,413,973	$ 1,558,804	$ 1,991,682
26 Time/savings deposits	14,319,924	13,065,278	60,556,733	23,924,716	15,154,654
27 Total deposits	18,121,818	15,280,944	66,970,706	25,483,520	17,146,336
28 Funds borrowed	2,681,340	1,975,000	2,262,559	....	700,000
29 Other liabilities	136,523	209,716	726,902	361,591	260,233
30 Reserve for bad debts - deferred tax	....	....	11,043	....	....
31 Total liabilities and reserves	20,939,681	17,465,660	69,971,210	25,845,111	18,106,569
32 Subordinated notes and debentures	128,571	....	....	....	....
EQUITY CAPITAL					
33 Preferred stock	306,000	....	....	....	....
34 Common stock	226,944	698,301	316,505	125,000	266,835
35 Surplus	260,711	654,690	1,000,000	675,000	500,000
36 Undivided profits	139,567	312,204	3,704,433	549,504	539,194
37 Reserve for contingencies and other capital reserves	....	....	12,833	....	....
38 Total capital	1,061,793	1,665,195	5,033,771	1,349,504	1,306,029
39 Total Liabilities and Capital Accounts	$22,001,474	$19,130,855	$75,004,981	$27,194,615	$19,412,598
GENERAL INFORMATION					
40 Surety coverage	$300,000	$250,000	$1,000,000	$525,000	$450,000
41 Total compensation paid to officers and employees (including directors' fees)	$267,455	$274,317	$558,096	$352,165	$386,627
PERIOD JANUARY 1, 1981 THROUGH DECEMBER 31, 1981					
42 Amount of interest paid to depositors	$1,378,715	$1,593,947	$5,264,086	$2,365,963	$1,233,696
43 Rate of dividends paid during period:					
44 Regular savings	5.25	5.25	5.25	5.25	5.25
45 Special notice	5.75	5.75	....	5.50	....
46 N.O.W.	5.25	5.25	5.25	5.00	5.25
47 Escrow funds	4.00	....	3.00	....	....
48 Clubs	....	5.25	5.25	....	2.00
49 Certificates of deposit	6.00-16.30	6.00-15.50	6.00-7.50	6.00-16.30	5.75-7.75
50 Money market certificates	11.09-16.104	10.00-15.50	11.09-16.045	11.70-15.80	10.15-16.30
51 Negotiated certificates	10.625-20.00	11.00-16.00	9.40-17.50	13.25	12.50-17.00

CONSOLIDATED REPORT OF CONDITION	CHARLESTOWN	CLAREMONT	COLEBROOK	DERRY	DURHAM
	CONNECTICUT RIVER BANK	CITY BANK AND TRUST	THE FIRST COLEBROOK BANK	DERRY BANK AND TRUST COMPANY	DURHAM TRUST COMPANY
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	$ 891,571	$ 665,401	$ 1,714,356	$ 4,792,128	$ 1,585,008
2 U.S. Government obligations	....	1,950,000	2,074,098	1,959,879	1,276,845
3 U.S. Government agencies	....	438,445	49,726	1,570,521	499,121
4 State, county, municipal obligations	1,266,782	....	1,109,236	2,286,856	216,888
5 Other bonds, notes and debentures	....	....	1,614,664	1,698,921	....
6 Corporate stocks	....	13,500	1,645,663	273,472	1,275,191
7 Total securities	1,266,782	2,401,945	6,493,387	7,789,649	3,268,045
8 LESS: Premium and valuation reserves	....	....	....	....	....
9 Total securities net of premium and valuation reserves	1,266,782	2,401,945	6,493,387	7,789,649	3,268,045
10 Real estate loans	4,948,330	3,881,097	13,106,621	10,599,182	7,762,625
11 Other loans	10,497,800	2,284,749	7,135,073	13,371,865	7,046,121
12 Total loans	15,446,130	6,165,846	20,241,694	23,971,047	14,808,746
13 LESS: Valuation reserve	128,952	63,012	220,000	270,471	100,000
14 Total loans net of valuation reserve	15,317,178	6,102,834	20,021,694	23,700,576	14,708,746
15 Overdrafts	39,364	4,130	1,870	138,763	11,893
16 Federal funds sold & loans & securities purchased under agreement to resell	2,000,000	200,000	2,000,000	....	3,000,000
17 Bank premises (net)	333,277	21,986	195,664	655,596	540,661
18 Leasehold improvements (net)	....	164,473	....	282,848	13,468
19 Furniture, fixtures & equipment (net)	201,735	76,761	162,501	290,569	128,133
20 Total fixed assets	535,012	263,220	358,165	1,229,013	682,262
21 Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....
22 Other real estate owned (net)	94,141	....	44,922	....	....
23 Other assets	353,130	72,301	23,474	414,401	113,323
24 Total Assets	$20,497,178	$9,709,831	$30,657,868	$38,064,530	$23,369,277

LIABILITIES AND CAPITAL ACCOUNTS					
25 Demand deposits	$ 3,855,539	$1,154,189	$ 4,101,601	$ 4,969,916	$ 4,402,176
26 Time/savings deposits	14,677,647	7,273,231	23,731,290	29,038,222	17,123,084
27 Total deposits	18,533,186	8,427,420	27,832,891	34,008,138	21,525,260
28 Funds borrowed	....	....	....	1,324,844	91,063
29 Other liabilities	126,184	516,410	....	357,267	213,586
30 Reserve for bad debts - deferred tax	20,569	....	....	....	....
31 Total liabilities and reserves	18,679,939	8,943,830	27,832,891	35,690,249	21,829,909
32 Subordinated notes and debentures	100,000	....	....	350,000	....
EQUITY CAPITAL					
33 Preferred stock	....	....	....	....	....
34 Common stock	162,500	425,000	142,170	358,555	250,000
35 Surplus	837,500	275,000	1,000,000	1,050,000	300,000
36 Undivided profits	695,206	66,001	1,682,807	515,726	989,368
37 Reserve for contingencies and other capital reserves	22,033	....	....	100,000	....
38 Total capital	1,817,239	766,001	2,824,977	2,374,281	1,539,368
39 Total Liabilities and Capital Accounts	$20,497,178	$9,709,831	$30,657,868	$38,064,530	$23,369,777
GENERAL INFORMATION					
40 Surety coverage	450,000	300,000	525,000	525,000	450,000
41 Total compensation paid to officers and employees (including directors' fees)	399,153	127,470	310,524	123,104	371,508
PERIOD JANUARY 1, 1981 THROUGH DECEMBER 31, 1981					
42 Amount of interest paid to depositors	1,515,447	913,209	2,030,556	2,388,421	1,429,779
43 Rate of dividends paid during period:					
44 Regular savings	5.25	5.25	5.50	5.25	5.25
45 Special notice	5.75	5.50	....	5.50	....
46 N.O.W.	....	5.00	....	5.25	5.25
47 Escrow funds	3.25	5.25	3.50	3.25	....
48 Clubs	5.25	4.00	5.00-5.25	5.00	....
49 Certificates of deposit	6.00-16.30	6.00-16.30	6.00-11.75	7.50-16.00	6.00-16.30
50 Money market certificates	11.27-16.10	11.09-16.104	11.09-16.104	11.00-16.00	11.09-16.04
51 Negotiated certificates	11.60-19.87	....	....	....	11.75-16.75

	CONSOLIDATED REPORT OF CONDITION	EXETER	HANOVER	HILLSBOROUGH	JAFFREY	LINCOLN
		EXETER BANKING COMPANY	HANOVER BANK & TRUST COMPANY	THE VALLEY BANK	THE MONADNOCK BANK	GRANITE STATE TRUST COMPANY
	ASSETS (CENTS OMITTED)					
1	Cash and due from banks	$ 4,929,525	$ 3,348,716	$ 2,411,385	$ 1,273,048	$2,362,730
2	U.S. Government obligations	2,737,498	1,147,850	480,500	4,568,757	191,732
3	U.S. Government agencies	2,051,721	598,344	....	247,373	....
4	State, county, municipal obligations	9,977,290	1,496,298	262,000	782,982	179,375
5	Other bonds, notes and debentures	15,112	....	....	311,502	....
6	Corporate stocks	131,498	697,404	....	609,859	6,750
7	Total securities	14,913,119	3,939,896	742,500	6,520,473	377,857
8	LESS: Premium and valuation reserves	....	....	....	....	....
9	Total securities net of premium and valuation reserves	14,913,119	3,939,896	742,500	6,520,473	377,857
10	Real estate loans	34,258,956	8,306,128	3,495,947	26,276,832	2,210,475
11	Other loans	17,406,958	8,761,902	3,210,645	11,337,398	1,718,344
12	Total loans	51,665,914	17,068,030	6,706,592	37,614,230	3,928,819
13	LESS: Valuation reserve	595,242	154,800	76,547	259,843	11,011
14	Total loans net of valuation reserve	51,070,672	16,913,230	6,630,045	37,354,387	3,917,808
15	Overdrafts	118,536	32,892	5,021	125,323	2,203
16	Federal funds sold & loans & securities purchased under agreement to resell	5,000,000	175,000	1,900,000	700,000	....
17	Bank premises (net)	1,306,759	499,989	245,717	1,202,885	163,302
18	Leasehold improvements (net)	....	953	....	....	....
19	Furniture, fixtures & equipment (net)	189,273	135,072	72,501	308,103	34,440
20	Total fixed assets	1,496,032	636,014	318,218	1,510,988	197,742
21	Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....
22	Other real estate owned (net)	210,964	....	....	17,150	54,416
23	Other assets	1,032,735	429,681	131,252	459,600	....
24	Total Assets	$78,771,583	$25,475,429	$12,138,421	$47,960,969	$6,912,756

LIABILITIES AND CAPITAL ACCOUNTS					
25 Demand deposits	$14,389,673	$ 3,089,783	$ 2,786,752	$ 5,534,043	$2,830,613
26 Time/savings deposits	54,937,716	18,318,637	8,322,467	37,962,077	3,521,782
27 Total deposits	69,327,389	21,408,420	11,109,219	43,496,120	6,352,395
28 Funds borrowed	1,420,437	940,994	....	....	....
29 Other liabilities	1,023,628	372,[illegible]8	58,662	327,272	105,294
30 Reserve for bad debts - deferred tax	104,825	6,535	....	....	14,881
31 Total liabilities and reserves	71,876,279	22,727,997	11,167,881	43,823,392	6,472,570
32 Subordinated notes and debentures	....	....	....	....	60,000
EQUITY CAPITAL					
33 Preferred stock	....	....	....	....	....
34 Common stock	600,000	200,000	330,000	720,705	93,750
35 Surplus	1,312,000	1,816,284	358,750	1,800,000	181,250
36 Undivided profits	4,983,304	725,214	281,790	1,616,872	89,065
37 Reserve for contingencies and other capital reserves	....	5,934	....	....	16,121
38 Total capital	6,895,304	2,747,432	970,540	4,137,577	440,186
39 Total Liabilities and Capital Accounts	$78,771,583	$25,475,429	$12,138,421	$47,960,969	$6,912,756
GENERAL INFORMATION					
40 Surety coverage	$5,000,000	$450,000	$300,000	$500,000	$350,000
41 Total compensation paid to officers and employees (including directors' fees)	$1,065,360	$147,240	$202,854	$586,176	$146,475
PERIOD JANUARY 1, 1981 THROUGH DECEMBER 31, 1981					
42 Amount of interest paid to depositors	$5,117,269	$1,573,754	$871,115	$3,581,311	$328,295
43 Rate of dividends paid during period:					
44 Regular savings	5.25	5.25	5.25	5.25	5.25
45 Special notice	5.75	5.50	5.75	....	5.75
46 N.O.W.	5.25	5.25	....	5.00	....
47 Escrow funds	3.50	5.25	....	....	3.25
48 Clubs	5.00-5.25	5.25	....	5.00	....
49 Certificates of deposit	6.00-16.30	5.50-16.50	6.00-15.95	5.75-16.30	6.00-7.50
50 Money market certificates	11.07-16.045	11.09-16.045	11.022-16.104	11.09-16.045	....
51 Negotiated certificates	11.25-16.25	10.50-18.00	....	11.50-12.50	....

CONSOLIDATED REPORT OF CONDITION		LITTLETON	LONDONDERRY	MANCHESTER	MEREDITH	MEREDITH
		INDIAN HEAD BANK NORTH	LONDONDERRY BANK AND TRUST COMPANY	BANKEAST	BANKEAST/ LAKES REGION	MEREDITH BANK & TRUST
	ASSETS (CENTS OMITTED)					
1	Cash and due from banks	$11,216,782	$ 722,127	$ 20,359,852	$ 2,540,193	$ 2,838,674
2	U.S. Government obligations	11,001,534	200,000	16,126,203	....	1,022,118
3	U.S. Government agencies	3,377,903	496,338	5,753,364	784,035	1,250,000
4	State, county, municipal obligations	5,979,977	....	11,591,947	69,600	34,500
5	Other bonds, notes and debentures	112,550	....	2,617,680	....	....
6	Corporate stocks	402,971	....	84,340	....	151,245
7	Total securities	20,874,935	696,338	36,173,534	853,635	2,457,863
8	LESS: Premium and valuation reserves	....	....	....	....	....
9	Total securities net of premium and valuation reserves	20,874,935	696,338	36,173,534	853,635	2,457,863
10	Real estate loans	32,807,000	2,414,698	78,641,515	5,058,636	2,771,152
11	Other loans	19,622,352	5,862,505	55,334,888	3,902,421	3,856,422
12	Total loans	52,429,352	8,277,203	133,976,403	8,961,057	6,627,574
13	LESS: Valuation reserve	558,788	121,760	1,407,655	28,985	66,511
14	Total loans net of valuation reserve	51,870,564	8,155,443	132,568,748	8,932,072	6,561,063
15	Overdrafts	424,258	22,432	137,613	....	19,989
16	Federal funds sold & loans & securities purchased under agreement to resell	2,360,000	....	....	700,000	2,250,000
17	Bank premises (net)	2,209,070	359,056	6,012,552	564,646	313,552
18	Leasehold improvements (net)	5,199	....	275,682	....	6,275
19	Furniture, fixtures & equipment (net)	571,703	83,290	1,088,315	196,095	258,623
20	Total fixed assets	2,785,972	442,346	7,376,549	760,741	578,450
21	Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....
22	Other real estate owned (net)	231,041	65,001	2,166	....	5,000
23	Other assets	1,380,149	145,464	2,942,366	211,479	298,826
24	Total Assets	$91,143,701	$10,249,151	$199,560,828	$13,998,120	$15,009,865

LIABILITIES AND CAPITAL ACCOUNTS					
25 Demand deposits	$14,268,583	$ 2,017,438	$ 23,109,703	$ 1,913,667	$ 5,092,122
26 Time/savings deposits	66,583,396	6,491,024	147,834,720	10,634,391	7,197,675
27 Total deposits	80,851,979	8,508,462	170,944,423	12,548,058	12,289,797
28 Funds borrowed	3,378,701	315,210	12,437,431	472,338	1,256,343
29 Other liabilities	667,685	232,933	2,397,105	33,141	317,460
30 Reserve for bad debts - deferred tax	20,000	....	226,000	....	....
31 Total liabilities and reserves	84,918,365	9,056,605	186,004,959	13,053,537	13,863,600
32 Subordinated notes and debentures	....	300,000	....	....	....
EQUITY CAPITAL					
33 Preferred stock	....	....	....	....	....
34 Common stock	1,500,000	487,500	2,000,000	312,500	200,000
35 Surplus	1,885,000	332,696	9,392,677	527,473	400,000
36 Undivided profits	2,840,336	72,350	2,163,192	104,610	546,265
37 Reserve for contingencies and other capital reserves	....	....	....	....	....
38 Total capital	6,225,336	1,192,546	13,555,869	944,583	1,146,265
39 Total Liabilities and Capital Accounts	$91,143,701	$10,249,151	$199,560,828	$13,998,120	$15,009,865
GENERAL INFORMATION					
40 Surety coverage	$4,000,000	$5,000,000	$5,000,000	$5,000,000	$1,000,000
41 Total compensation paid to officers and employees (including directors' fees)	$1,089,621	$240,014	$4,006,228	$328,546	$325,288
PERIOD JANUARY 1, 1981 THROUGH DECEMBER 31, 1981					
42 Amount of interest paid to depositors	$4,480,023	$646,405	$13,362,227	$1,020,468	$759,115
43 Rate of dividends paid during period:					
44 Regular savings	5.25	5.25	5.25	5.25	5.25
45 Special notice	5.75	5.75	5.75	5.75	5.50
46 N.O.W.	5.25	5.25	5.25	5.25	5.25
47 Escrow funds	5.25	....	5.00	....	....
48 Clubs	4.00	5.25	5.25	5.25	5.00
49 Certificates of deposit	5.25-11.46	6.00-7.75	6.00-16.55	6.00-15.95	6.00-6.30
50 Money market certificates	11.09-16.30	11.09-16.045	11.09-16.104	11.09-16.104	7.75-16.25
51 Negotiated certificates	10.00-16.50	12.50-17.25	....	11.75-18.00	7.50-18.00

	CONSOLIDATED REPORT OF CONDITION	NASHUA	NEW LONDON	NORTH CONWAY	PELHAM	PLAISTOW
		NASHUA TRUST COMPANY	THE NEW LONDON TRUST COMPANY	NORTH CONWAY BANK	PELHAM BANK AND TRUST COMPANY	PLAISTOW BANK AND TRUST COMPANY
	ASSETS (CENTS OMITTED)					
1	Cash and due from banks	$ 13,449,626	$ 1,347,491	$ 1,708,282	$14,302,684	$ 5,149,962
2	U.S. Government obligations	3,790,220	1,475,937	1,779,140	18,100,828	399,133
3	U.S. Government agencies	600,000	799,896	1,807,822	1,152,617	705,677
4	State, county, municipal obligations	12,050,954	2,600,749	5,389,170	499,999	244,444
5	Other bonds, notes and debentures	5,000	3,377,181	....	....	....
6	Corporate stocks	....	862,394	2,525,343	2,812,256	265,781
7	Total securities	16,446,174	9,116,157	11,501,475	22,565,700	1,615,035
8	LESS: Premium and valuation reserves	....	....	....	364,437	....
9	Total securities net of premium and valuation reserves	16,446,174	9,116,157	11,501,475	22,201,263	1,615,035
10	Real estate loans	30,982,221	16,535,923	11,496,900	13,036,449	7,750,576
11	Other loans	86,902,589	7,197,009	10,015,498	9,332,144	6,494,009
12	Total loans	117,884,810	23,732,932	21,512,398	22,368,593	14,244,585
13	LESS: Valuation reserve	1,261,409	75,439	246,815	69,017	159,402
14	Total loans net of valuation reserve	116,623,401	23,657,493	21,265,583	22,299,576	14,085,183
15	Overdrafts	87,204	255,517	6,903	21,692	34,467
16	Federal funds sold & loans & securities purchased under agreement to resell	9,500,000	925,000	....	3,200,000	1,725,000
17	Bank premises (net)	2,020,599	549,794	364,819	199,995	560,690
18	Leasehold improvements (net)	....	12,167	....	110,830	49,868
19	Furniture, fixtures & equipment (net)	918,495	115,773	156,465	175,707	190,589
20	Total fixed assets	2,939,094	677,734	521,284	486,532	801,147
21	Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	... ...
22	Other real estate owned (net)	283,067	267,260	142,412	91,782	125,348
23	Other assets	1,827,684	695,006	408,159	1,434,754	308,708
24	Total Assets	$161,156,250	$36,941,658	$35,554,098	$64,038,283	$23,844,850

LIABILITIES AND CAPITAL ACCOUNTS					
25 Demand deposits	$ 23,629,312	$ 4,118,162	$ 7,343,585	$ 6,957,841	$ 6,213,727
26 Time/savings deposits	122,761,113	27,377,617	23,319,151	36,090,298	15,675,038
27 Total deposits	146,390,425	31,495,779	30,662,736	43,048,139	21,888,765
28 Funds borrowed	....	2,005,624	645,632	16,729,802	....
29 Other liabilities	2,052,379	812,181	198,818	684,960	187,230
30 Reserve for bad debts - deferred tax	....	87,273	37,527	240,099	....
31 Total liabilities and reserves	148,442,804	34,400,857	31,544,713	60,703,000	22,075,995
32 Subordinated notes and debentures	....	200,000	....	....	....
EQUITY CAPITAL					
33 Preferred stock	....	....	....	....	....
34 Common stock	834,050	275,000	100,000	368,580	239,010
35 Surplus	8,000,000	625,000	700,000	1,383,142	521,542
36 Undivided profits	3,879,396	990,354	3,168,727	1,526,713	1,008,303
37 Reserve for contingencies and other capital reserves	....	450,447	40,658	56,848	....
38 Total capital	12,713,446	2,540,801	4,009,385	3,335,283	1,768,855
39 Total Liabilities and Capital Accounts	$161,156,250	$36,941,658	$35,554,098	$64,038,283	$23,844,850
GENERAL INFORMATION					
40 Surety coverage	$1,800,000	$675,000	$525,000	$500,000	$250,000
41 Total compensation paid to officers and employees (including directors' fees)	$2,371,840	$456,138	$607,342	$549,047	$496,867
PERIOD JANUARY 1, 1981 THROUGH DECEMBER 31, 1981					
42 Amount of interest paid to depositors	$12,108,200	$2,965,354	$2,132,072	$3,615,872	$1,136,586
43 Rate of dividends paid during period:					
44 Regular savings	5.25	5.25	5.25	5.25	5.25
45 Special notice	5.75	....	5.75	5.75	5.75
46 N.O.W.	5.25	5.25	5.25	....	5.25
47 Escrow funds	3.25	....	5.25	3.25	3.00
48 Clubs	5.00	....	5.25	....	4.00
49 Certificates of deposit	9.70-16.21	5.75-16.30	6.00-13.55	6.00-14.00	10.951-16.104
50 Money market certificates	12.76-15.58	11.09-16.104	11.09-16.104	8.00-15.50	10.951-16.104
51 Negotiated certificates	5.25-18.00	....	12.25-17.75	....	11.00-17.00

CONSOLIDATED REPORT OF CONDITION	PORTSMOUTH	SALEM	SEABROOK	SUNCOOK	WEARE
	INDIAN HEAD BANK AND TRUST COMPANY	ROCKINGHAM COUNTY TRUST CO.	SEABROOK BANK AND TRUST COMPANY	THE SUNCOOK BANK	FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	$ 17,176,313	$ 1,743,957	$ 3,326,930	$ 8,829,630	$81,671
2 U.S. Government obligations	16,998,929	3,787,823	1,029,400	1,689,720	......
3 U.S. Government agencies	3,004,094	3,882,991	699,369	855,115	......
4 State, county, municipal obligations	9,670,475	580,098	....	2,403,882	......
5 Other bonds, notes and debentures	40,000	....	1,883,804	....	9,752
6 Corporate stocks	....	975,771	....	27,000	......
7 Total securities	29,713,498	9,226,683	3,612,573	4,975,717	9,752
8 LESS: Premium and valuation reserves	....	264,933	....	....	......
9 Total securities net of premium and valuation reserves	29,713,498	8,961,750	3,612,573	4,975,717	9,752
10 Real estate loans	44,602,913	4,725,013	7,761,952	26,064,443	528
11 Other loans	50,883,402	11,614,093	6,116,099	10,163,671	......
12 Total loans	95,486,315	16,339,106	13,878,051	36,228,114	528
13 LESS: Valuation reserve	941,000	133,053	168,730	300,138	......
14 Total loans net of valuation reserve	94,545,315	16,206,053	13,709,321	35,927,976	528
15 Overdrafts	764,013	56,837	16,997	8,260	......
16 Federal funds sold & loans & securities purchased under agreement to resell	....	490,000	1.325,000	5,500,000	......
17 Bank premises (net)	1,458,751	194,142	307,553	740,056	......
18 Leasehold improvements (net)	673,559	83,032	93,265	....	......
19 Furniture, fixtures & equipment (net)	831,533	330,925	179,602	172,604	......
20 Total fixed assets	2,963,843	608,099	580,420	912,660	......
21 Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	......
22 Other real estate owned (net)	88,920	2,500	....	414,943	......
23 Other assets	2,503,641	478,783	241,202	779,216	......
24 Total Assets	$147,755,543	$28,547,979	$22,812,443	$57,348,402	$91,951

LIABILITIES AND CAPITAL ACCOUNTS					
25 Demand deposits	$ 30,594,401	$ 4,812,146	$ 5,757,469	$ 7,515,620	$......
26 Time/savings deposits	94,987,952	20,270,088	15,663,906	44,967,066	......
27 Total deposits	125,582,353	25,082,234	21,421,375	52,482,686	......
28 Funds borrowed	9,505,202	339,239	98,000	....	......
29 Other liabilities	3,447,932	700,497	248,732	903,289	......
30 Reserve for bad debts - deferred tax	73,095	....	....	74,832	385
31 Total liabilities and reserves	138,608,582	26,121,970	21,768,107	53,460,807	385
32 Subordinated notes and debentures	....	600,000	150,000	....	......
EQUITY CAPITAL					
33 Preferred stock	....	....	....	....	......
34 Common stock	2,410,000	391,750	500,000	378,695	30,000
35 Surplus	3,376,520	1,222,750	227,000	1,543,683	30,000
36 Undivided profits	3,360,441	458,063	167,336	1,965,217	31,566
37 Reserve for contingencies and other capital reserves	....	(246,554)	....	....	......
38 Total capital	9,146,961	2,426,009	1,044,336	3,887,595	91,566
39 Total Liabilities and Capital Accounts	$147,755,543	$28,547,979	$22,812,443	$57,348,402	$91,951
GENERAL INFORMATION					
40 Surety coverage	$3,000,000	$1,350,000	$525,000	$825,000	$50,000
41 Total compensation paid to officers and employees (including directors' fees)	$2,184,968	$464,561	$401,428	$719,023	......
PERIOD JANUARY 1, 1981 THROUGH DECEMBER 31, 1981					
42 Amount of interest paid to depositors	$8,530,786	$2,205,112	$1,579,657	$4,050,102	......
43 Rate of dividends paid during period:					
44 Regular savings	5.25	5.00	5.25	5.25	....
45 Special notice	5.75	5.50	5.75	5.75	....
46 N.O.W.	5.00	5.00	5.25	5.25	....
47 Escrow funds	....	3.00	....	3.25	....
48 Clubs	5.25	5.00	5.25	5.00	....
49 Certificates of deposit	5.25-8.00	10.75-17.75	6.00-15.55	6.00-15.55	....
50 Money market certificates	12.328-16.104	12.971-16.104	11.78-16.104	10.00-16.10	....
51 Negotiated certificates	10.75-17.75	8.75-11.75	....	10.50-17.13	....

CONSOLIDATED REPORT OF CONDITION		WHITEFIELD	WOLFEBORO			
		THE WHITEFIELD SAVINGS BANK & TRUST COMPANY	KINGSWOOD TRUST AND SAVINGS BANK			
ASSETS (CENTS OMITTED)						
1	Cash and due from banks	$ 656,429	$ 2,656,913			
2	U.S. Government obligations	601,173	3,105,339			
3	U.S. Government agencies	47,788	1,482,434			
4	State, county, municipal obligations	385,138	710,054			
5	Other bonds, notes and debentures	124,462	25,181			
6	Corporate stocks	....	520,745			
7	Total securities	1,158,561	5,843,753			
8	LESS: Premium and valuation reserves	....	....			
9	Total securities net of premium and valuation reserves	1,158,561	5,843,753			
10	Real estate loans	10,331,084	15,438,608			
11	Other loans	5,111,358	10,123,064			
12	Total loans	15,442,442	25,561,672			
13	LESS: Valuation reserve	117,413	187,135			
14	Total loans net of valuation reserve	15,325,029	25,374,537			
15	Overdrafts	16,483	16,045			
16	Federal funds sold & loans & securities purchased under agreement to resell	2,840,000	1,925,000			
17	Bank premises (net)	449,671	172,629			
18	Leasehold improvements (net)	....	9,550			
19	Furniture, fixtures & equipment (net)	149,517	170,854			
20	Total fixed assets	599,188	353,033			
21	Investment in unconsolidated subsidiaries and other affiliates	....	....			
22	Other real estate owned (net)	....	445,958			
23	Other assets	76,094	475,327			
24	Total Assets	$20,671,784	$37,090,566			

LIABILITIES AND CAPITAL ACCOUNTS					
25 Demand deposits	$ 1,506,499	$ 2,854,972			
26 Time/savings deposits	17,375,982	30,629,905			
27 Total deposits	18,882,481	33,484,877			
28 Funds borrowed	401,696	1,225,264			
29 Other liabilities	156,756	539,634			
30 Reserve for bad debts - deferred tax	....	....			
31 Total liabilities and reserves	19,440,933	35,249,775			
32 Subordinated notes and debentures	....	....			
EQUITY CAPITAL					
33 Preferred stock	....	....			
34 Common stock	116,180	349,928			
35 Surplus	547,080	791,033			
36 Undivided profits	567,591	699,830			
37 Reserve for contingencies and other capital reserves	....	....			
38 Total capital	1,230,851	1,840,791			
39 Total Liabilities and Capital Accounts	$20,671,784	$37,090,566			
GENERAL INFORMATION					
40 Surety coverage	$450,000	$1,000,000			
41 Total compensation paid to officers and employees (including directors' fees)	$232,675	$396,381			
PERIOD JANUARY 1, 1981 THROUGH DECEMBER 31, 1981					
42 Amount of interest paid to depositors	$1,594,445	$3,200,300			
43 Rate of dividends paid during period:					
44 Regular savings	5.25	5.25			
45 Special notice	5.75	5.75			
46 N.O.W.	4.00	5.25			
47 Escrow funds	....	5.00			
48 Clubs	5.00	5.00			
49 Certificates of deposit	6.00-12.00	6.00-13.78			
50 Money market certificates	13.871-16.104	13.35-14.89			
51 Negotiated certificates	14.25	11.57-13.85			

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	BEDFORD	BELMONT	BERLIN	BERLIN	BRISTOL
	THE BEDFORD BANK	BELKNAP BANK & TRUST	THE BERLIN CITY BANK	NORTH COUNTRY BANK	THE BRISTOL BANK
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$1,991,137	$2,127,286	$4,381,268	$1,987,893	$1,806,039
2 Interest and dividends on securities	233,130	6,601	1,784,305	796,801	204,724
3 Income on federal funds sold and loans & securities purchased under agreement to resell	29,363	60,691	328,151	216,071	276
4 Commissions, collection, exchange & service charges	36,845	39,361	21,833	32,202	42,271
5 Trust Department income	....	....	....	....	....
6 Other operating earnings	532,175	432,795	449,918	38,767	31,042
7 Total Operating Earnings	2,822,650	2,666,734	6,965,475	3,071,734	2,084,352
OPERATING EXPENSES:					
8 Salaries, wages and fees	267,455	274,317	558,096	352,165	386,627
9 Employee benefits	33,509	33,662	87,934	61,003	51,373
10 Interest on deposits	1,378,715	1,593,947	5,264,086	2,365,963	1,233,696
11 Interest on borrowings and related liabilities	302,718	40,769	152,969	....	102,680
12 Interest on capital notes and debentures	28,508	....	....	....	....
13 Net occupancy expense of bank premises	56,300	48,423	95,804	102,856	64,303
14 Furniture and equipment expense	48,047	48,309	105,461	91,330	142,916
15 Provision for loan losses (or actual net loan losses)	78,000	98,850	133,200	50,000	141,636
16 Other operating expenses	381,247	374,136	536,134	286,393	244,469
17 Total Operating Expenses	2,574,499	2,512,413	6,933,684	3,309,710	2,367,700
18 NET OPERATING EARNINGS BEFORE TAXES	248,151	154,321	31,791	(237,976)	(283,348)
19 LESS: Applicable income taxes	41,000	21,073	(313,009)	....	....
20 NET OPERATING EARNINGS AFTER TAXES	207,151	133,248	344,800	(237,976)	(283,348)

NON-OPERATING (CHARGES)/CREDITS:					
21 Net gains/(losses) on securities	....	....	61,261	638	9,945
22 Other net non-operating (charges)/credits	....	....	....	....	996
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	....	....	61,261	638	10,941
24 NET INCOME	207,151	133,248	406,061	(237,338)	(272,407)
25 CASH DIVIDENDS DECLARED ON COMMON STOCK	14,804	....	126,602	....	....
26 NET INCOME AFTER DIVIDENDS	192,347	133,248	279,459	(237,338)	(272,407)
27 OTHER INCREASES IN CAPITAL ACCOUNTS	94,913	570,000	....	....	....
28 OTHER DECREASES IN CAPITAL ACCOUNTS	28,571	....	....	....	....
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	258,689	703,248	279,459	(237,338)	(272,407)
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	803,104	961,947	4,754,312	1,586,842	1,578,436
31 CAPITAL ACCOUNT AT END OF PERIOD	$1,061,793	$1,665,195	$5,033,771	$1,349,504	$1,306,029
RESERVE FOR LOAN LOSSES:					
32 Balance at beginning of period	$ 77,105	$ 64,885	$ 91,666	$164,131	$ 75,306
33 Recoveries credited to reserve	5,969	3	21,216	21,310	1,355
34 Provision for loan losses	78,000	98,850	133,200	50,000	141,636
35 Other transfers to/(from) the account	......	......	......	......	......
36 Losses charged to the reserve	39,232	5,505	125,784	84,901	138,297
37 Balance at end of period	$121,842	$158,233	$120,298	$150,540	$ 80,000

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	CHARLESTOWN	CLAREMONT	COLEBROOK	DERRY	DURHAM
	CONNECTICUT RIVER BANK	CITY BANK AND TRUST	THE FIRST COLEBROOK BANK	DERRY BANK AND TRUST COMPANY	DURHAM TRUST COMPANY
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$1,993,954	$ 782,502	$2,041,130	$3,046,210	$1,736,215
2 Interest and dividends on securities	468,799	15,576	689,573	1,215,017	275,615
3 Income on federal funds sold and loans & securities purchased under agreement to resell	85,925	244,451	276,291	106,388	484,256
4 Commissions, collection, exchange & service charges	103,915	40,412	92,837	303,507	157,516
5 Trust Department income	....	....	....	....	....
6 Other operating earnings	....	364,128	57,894	38,708	37,371
7 Total Operating Earnings	2,652,593	1,447,069	3,157,725	4,709,830	2,690,973
OPERATING EXPENSES:					
8 Salaries, wages and fees	399,153	127,470	310,524	747,156	371,508
9 Employee benefits	68,863	21,785	50,274	123,104	60,860
10 Interest on deposits	1,515,447	913,209	2,030,556	2,388,421	1,429,779
11 Interest on borrowings and related liabilities	6,185	7,366	....	47,389	39,912
12 Interest on capital notes and debentures	7,000	....	....	33,250	....
13 Net occupancy expense of bank premises	51,299	41,872	84,745	262,670	79,580
14 Furniture and equipment expense	61,133	11,042	49,215	123,149	50,795
15 Provision for loan losses (or actual net loan losses)	27,000	127,551	11,369	52,500	28,222
16 Other operating expenses	242,102	137,056	341,522	568,087	311,034
17 Total Operating Expenses	2,378,182	1,387,351	2,878,205	4,345,726	2,371,690
18 NET OPERATING EARNINGS BEFORE TAXES	274,411	59,718	279,520	364,104	319,283
19 LESS: Applicable income taxes	11,468	....	54,400	93,773	65,500
20 NET OPERATING EARNINGS AFTER TAXES	262,943	59,718	225,120	270,331	253,783

NON-OPERATING (CHARGES)/CREDITS:					
21 Net gains/(losses) on securities	....	....	53,745	541	11,170
22 Other net non-operating (charges)/credits	....	(11,995)	1,034	40,740	(15,603)
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	....	(11,995)	54,779	41,281	(4,433)
24 NET INCOME	262,943	47,723	279,899	311,612	249,350
25 CASH DIVIDENDS DECLARED ON COMMON STOCK	94,250	....	75,824	86,052	30,000
26 NET INCOME AFTER DIVIDENDS	168,693	47,723	204,075	225,560	219,350
27 OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
28 OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	168,693	47,723	204,075	225,560	219,350
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,648,546	718,278	2,620,902	2,148,721	1,320,018
31 CAPITAL ACCOUNT AT END OF PERIOD	$1,817,239	$ 766,001	$2,824,977	$2,374,281	$1,539,368
RESERVE FOR LOAN LOSSES:					
32 Balance at beginning of period	$109,706	$ 10,874	$214,000	$237,182	$100,000
33 Recoveries credited to reserve	3,000	10,742	2,358	14,200	839
34 Provision for loan losses	27,000	127,551	11,369	52,500	28,222
35 Other transfers to/(from) the account	......	......	......	......	......
36 Losses charged to the reserve	10,754	86,155	7,727	33,411	29,061
37 Balance at end of period	$128,952	$ 63,012	$220,000	$270,471	$100,000

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	EXETER	HANOVER	HILLSBOROUGH	JAFFREY	LINCOLN
	EXETER BANKING COMPANY	HANOVER BANK & TRUST COMPANY	THE VALLEY BANK	THE MONADNOCK BANK	GRANITE STATE TRUST COMPANY
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$7,442,203	$2,253,979	$ 800,143	$4,451,577	$491,450
2 Interest and dividends on securities	1,141,099	497,222	82,350	732,312	5,802
3 Income on federal funds sold and loans & securities purchased under agreement to resell	421,574	182,453	307,287	158,398	123,681
4 Commissions, collection, exchange & service charges	202,924	68,501	41,931	69,041	13,071
5 Trust Department income	205,830	....	....	....	....
6 Other operating earnings	30,936	23,604	399,544	69,248	2,253
7 Total Operating Earnings	9,444,566	3,025,759	1,631,255	5,480,576	636,257
OPERATING EXPENSES:					
8 Salaries, wages and fees	1,065,360	147,240	202,854	586,176	146,475
9 Employee benefits	285,417	9,302	43,743	110,395	37,257
10 Interest on deposits	5,117,269	1,573,754	871,115	3,581,311	328,295
11 Interest on borrowings and related liabilities	116,296	204,282	....	4,060	4,498
12 Interest on capital notes and debentures	....	....	....	....	5,600
13 Net occupancy expense of bank premises	234,875	55,491	45,792	129,816	32,983
14 Furniture and equipment expense	118,115	31,184	31,180	90,194	21,191
15 Provision for loan losses (or actual net loan losses)	300,000	39,538	36,000	137,000	....
16 Other operating expenses	1,288,913	570,849	155,318	501,543	95,084
17 Total Operating Expenses	8,526,245	2,631,640	1,386,002	5,140,495	671,383
18 NET OPERATING EARNINGS BEFORE TAXES	918,321	394,119	245,253	340,081	(35,126)
19 LESS: Applicable income taxes	114,968	80,074	106,348	82,740	....
20 NET OPERATING EARNINGS AFTER TAXES	803,353	314,045	138,905	257,341	(35,126)

NON-OPERATING (CHARGES)/CREDITS:					
21 Net gains/(losses) on securities	(56,529)	11,143	(15,516)	118,224	....
22 Other net non-operating (charges)/credits	25,282	6,001	....	(8,041)	90
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(31,247)	17,144	(15,516)	110,183	90
24 NET INCOME	772,106	331,189	123,389	367,524	(35,036)
25 CASH DIVIDENDS DECLARED ON COMMON STOCK	290,757	112,264	41,250	122,519	10,000
26 NET INCOME AFTER DIVIDENDS	481,349	218,925	82,139	245,005	(45,036)
27 OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	4,125	....	....
28 OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	481,349	218,925	86,264	245,005	(45,036)
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	6,413,955	2,528,507	884,276	3,892,572	485,222
31 CAPITAL ACCOUNT AT END OF PERIOD	$6,895,304	$2,747,432	$ 970,540	$4,137,577	$440,186
RESERVE FOR LOAN LOSSES:					
32 Balance at beginning of period	$410,527	$150,000	$48,351	$258,812	$21,918
33 Recoveries credited to reserve	12,941	722	12,158	37,266	1,665
34 Provision for loan losses	300,000	39,538	36,000	137,000	......
35 Other transfers to/(from) the account	......	......	......	......	......
36 Losses charged to the reserve	128,226	35,460	19,962	173,235	12,572
37 Balance at end of period	$595,242	$154,800	$76,547	$259,843	$11,011

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	LITTLETON	LONDONDERRY	MANCHESTER	MEREDITH	MEREDITH
	INDIAN HEAD BANK NORTH	LONDONDERRY BANK AND TRUST COMPANY	BANKEAST	BANKEAST/ LAKES REGION	MEREDITH BANK & TRUST
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$5,080,628	$1,263,084	$17,187,201	$1,287,084	$1,052,867
2 Interest and dividends on securities	1,911,047	96,083	3,637,371	68,185	237,329
3 Income on federal funds sold and loans & securities purchased under agreement to resell	137,196	195,799	2,104,521	446,873	175,316
4 Commissions, collection, exchange & service charges	113,067	76,935	993,005	56,466	55,014
5 Trust Department income	7,814	....	....	....	2,657
6 Other operating earnings	272,643	14,684	1,302,661	....	346,197
7 Total Operating Earnings	7,522,395	1,646,585	25,224,759	1,858,608	1,869,380
OPERATING EXPENSES:					
8 Salaries, wages and fees	1,089,621	240,014	4,006,228	328,546	325,288
9 Employee benefits	230,916	54,885	90,004	67,767	44,025
10 Interest on deposits	4,480,023	646,405	13,362,227	1,020,468	759,115
11 Interest on borrowings and related liabilities	235,728	36,873	1,646,281	41,995	68,702
12 Interest on capital notes and debentures	....	30,000	....	....	....
13 Net occupancy expense of bank premises	308,138	55,178	776,054	62,621	157,394
14 Furniture and equipment expense	98,990	40,784	404,421	65,410	61,581
15 Provision for loan losses (or actual net loan losses)	58,267	137,500	....	101,649	75,000
16 Other operating expenses	1,028,244	342,963	3,428,059	284,057	270,822
17 Total Operating Expenses	7,529,927	1,584,602	23,713,274	1,972,513	1,761,927
18 NET OPERATING EARNINGS BEFORE TAXES	(7,532)	61,983	1,511,485	(113,905)	107,453
19 LESS: Applicable income taxes	(299,728)	7,236	244,151	(59,275)	....
20 NET OPERATING EARNINGS AFTER TAXES	292,196	54,747	1,267,334	(54,630)	107,453

NON-OPERATING (CHARGES)/CREDITS:					
21 Net gains/(losses) on securities	....	....	10,924	....	....
22 Other net non-operating (charges)/credits	95,610	....	99,907	....	(9,874)
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	95,618	....	110,831	....	(9,874)
24 NET INCOME	387,806	54,747	1,378,165	(54,630)	97,579
25 CASH DIVIDENDS DECLARED ON COMMON STOCK	262,000	....	579,118	....	....
26 NET INCOME AFTER DIVIDENDS	125,806	54,747	799,047	(54,630)	97,579
27 OTHER INCREASES IN CAPITAL ACCOUNTS	2,718,495	....	1,001,755	....	....
28 OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	2,844,301	54,747	1,800,802	(54,630)	97,579
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	3,381,035	1,137,799	11,755,067	999,214	1,048,686
31 CAPITAL ACCOUNT AT END OF PERIOD	$6,225,336	$1,192,546	$13,555,869	$ 944,584	$1,146,265
RESERVE FOR LOAN LOSSES:					
32 Balance at beginning of period	$338,800	$ 47,702	$1,334,994	$ 92,896	$ 47,787
33 Recoveries credited to reserve	103,289	14,699	178,177	2,959	130,476
34 Provision for loan losses	58,267	137,500	....	101,649	75,000
35 Other transfers to/(from) the account	281,618	....	178,025	....	....
36 Losses charged to the reserve	223,186	78,141	283,541	168,519	186,752
37 Balance at end of period	$558,788	$121,760	$1,407,655	$ 28,985	$ 66,511

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	NASHUA	NEW LONDON	NORTH CONWAY	PELHAM	PLAISTOW
	NASHUA TRUST COMPANY	THE NEW LONDON TRUST COMPANY	NORTH CONWAY BANK	PELHAM BANK AND TRUST COMPANY	PLAISTOW BANK AND TRUST COMPANY
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$16,220,164	$3,099,078	$2,913,570	$2,960,345	$1,710,374
2 Interest and dividends on securities	1,286,137	525,672	937,401	2,334,557	276,685
3 Income on federal funds sold and loans & securities purchased under agreement to resell	2,880,563	174,833	105,457	258,079	157,363
4 Commissions, collection, exchange & service charges	368,466	127,607	127,721	67,762	88,259
5 Trust Department income	253,747	....	2,144	....	....
6 Other operating earnings	353,228	891,591	28,936	1,954,949	521,014
7 Total Operating Earnings	21,362,305	4,818,781	4,115,229	7,575,692	2,753,695
OPERATING EXPENSES:					
8 Salaries, wages and fees	2,371,840	456,138	607,342	549,047	496,867
9 Employee benefits	384,389	79,372	105,813	50,578	89,908
10 Interest on deposits	12,108,200	2,965,354	2,132,072	3,615,872	1,136,586
11 Interest on borrowings and related liabilities	....	230,805	42,438	1,737,895	168
12 Interest on capital notes and debentures	....	17,500	....	....	....
13 Net occupancy expense of bank premises	385,661	86,711	86,642	169,044	79,236
14 Furniture and equipment expense	338,854	42,791	165,902	47,838	82,002
15 Provision for loan losses (or actual net loan losses)	1,025,000	158,300	75,645	18,000	31,189
16 Other operating expenses	1,811,279	375,192	391,944	276,271	340,025
17 Total Operating Expenses	18,425,223	4,412,163	3,607,798	6,464,545	2,255,981
18 NET OPERATING EARNINGS BEFORE TAXES	2,937,082	406,618	507,431	1,111,147	497,714
19 LESS: Applicable income taxes	942,336	76,690	40,478	84,000	144,412
20 NET OPERATING EARNINGS AFTER TAXES	1,994,746	329,928	466,953	1,027,147	353,302

NON-OPERATING (CHARGES)/CREDITS:					
21 Net gains/(losses) on securities	5,541	27,802	....	(55,031)	....
22 Other net non-operating (charges)/credits	....	(9,108)	(20,149)	637	(6,838)
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	5,541	18,694	(20,149)	(54,394)	(6,838)
24 NET INCOME	2,000,287	348,622	446,804	972,753	346,464
25 CASH DIVIDENDS DECLARED ON COMMON STOCK	508,918	110,000	12,000	141,669	47,768
26 NET INCOME AFTER DIVIDENDS	1,491,369	238,622	434,804	831,084	298,696
27 OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....	583,674	612
28 OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	1,491,369	238,622	434,804	1,414,758	299,308
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	11,222,077	2,302,179	3,574,581	1,920,525	1,469,547
31 CAPITAL ACCOUNT AT END OF PERIOD	$12,713,446	$2,540,801	$4,009,385	$3,335,283	$1,768,855
RESERVE FOR LOAN LOSSES:					
32 Balance at beginning of period	$ 920,755	$ 58,319	$216,657	$72,261	$146,074
33 Recoveries credited to reserve	109,935	13,654	13,046	10,810	90
34 Provision for loan losses	1,025,000	158,300	75,646	18,000	31,189
35 Other transfers to/(from) the account	....	....	....	....	....
36 Losses charged to the reserve	794,281	154,834	58,534	32,054	17,951
37 Balance at end of period	$1,261,409	$ 75,439	$246,815	$69,017	$159,402

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	PORTSMOUTH	SALEM	SEABROOK	SUNCOOK	WEARE
	INDIAN HEAD BANK AND TRUST COMPANY	ROCKINGHAM COUNTY TRUST CO.	SEABROOK BANK AND TRUST COMPANY	THE SUNCOOK BANK	FIDUCIARY TRUST COMPANY OF NEW HAMPSHIRE
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$13,060,139	$2,291,610	$1,826,598	$4,262,869	$ 36
2 Interest and dividends on securities	3,580,625	781,007	333,212	578,547	447
3 Income on federal funds sold and loans & securities purchased under agreement to resell	179,560	662,714	209,543	459,646	......
4 Commissions, collection, exchange & service charges	868,376	191,681	120,431	125,174	......
5 Trust Department income	1,300	....	....	5,656	......
6 Other operating earnings	41,220	68,767	287,880	1,182,570	10,667
7 Total Operating Earnings	17,731,220	3,995,779	2,777,664	6,614,462	11,150
OPERATING EXPENSES:					
8 Salaries, wages and fees	2,184,968	464,561	401,428	719,023	......
9 Employee benefits	419,776	52,118	43,835	157,303	......
10 Interest on deposits	8,530,786	2,205,112	1,579,657	4,050,102	......
11 Interest on borrowings and related liabilities	1,478,640	124,596	51,563	35,801	......
12 Interest on capital notes and debentures	....	60,001	12,000	....	......
13 Net occupancy expense of bank premises	714,250	31,956	78,378	194,245	......
14 Furniture and equipment expense	295,228	77,885	67,602	118,734	......
15 Provision for loan losses (or actual net loan losses)	120,102	136,000	48,000	144,000	......
16 Other operating expenses	2,995,607	576,962	343,103	502,711	3,765
17 Total Operating Expenses	16,739,357	3,729,191	2,625,566	5,921,919	3,765
18 NET OPERATING EARNINGS BEFORE TAXES	991,863	266,588	152,098	692,543	7,385
19 LESS: Applicable income taxes	34,893	53,600	50,715	179,069	1,690
20 NET OPERATING EARNINGS AFTER TAXES	956,970	212,988	101,383	513,474	5,695

	NON-OPERATING (CHARGES)/CREDITS:					
21	Net gains/(losses) on securities	(106,087)	(20,586)	....	....	......
22	Other net non-operating (charges)/credits	....	(18,308)	24,960	....	......
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(106,087)	(38,894)	24,960	....	......
24	NET INCOME	850,883	174,094	126,343	513,474	5,695
25	CASH DIVIDENDS DECLARED ON COMMON STOCK	396,430	....	....	155,240	......
26	NET INCOME AFTER DIVIDENDS	454,453	174,094	126,343	358,234	5,695
27	OTHER INCREASES IN CAPITAL ACCOUNTS	880,000	4,500	....	14,240	......
28	OTHER DECREASES IN CAPITAL ACCOUNTS	....	264,933	....	....	......
29	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	1,334,453	(86,339)	126,343	372,474	5,695
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	7,812,508	2,512,348	917,993	3,515,121	85,871
31	CAPITAL ACCOUNT AT END OF PERIOD	$9,146,961	$2,426,009	$1,044,336	$3,887,595	$91,566
	RESERVE FOR LOAN LOSSES:					
32	Balance at beginning of period	$883,049	$ 90,000	$146,760	$228,551	......
33	Recoveries credited to reserve	73,408	27,000	23,309	9,191	......
34	Provision for loan losses	120,102	136,000	48,000	144,000	......
35	Other transfers to/(from) the account	....	....	....	....	......
36	Losses charged to the reserve	135,559	119,947	49,339	81,604	......
37	Balance at end of period	$941,000	$133,053	$168,730	$300,138	......

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	WHITEFIELD	WOLFEBORO			
	THE WHITEFIELD SAVINGS BANK & TRUST COMPANY	KINGSWOOD TRUST AND SAVINGS BANK			
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$1,857,418	$3,378,117			
2 Interest and dividends on securities	149,291	1,018,334			
3 Income on federal funds sold and loans & securities purchased under agreement to resell	291,693	95,643			
4 Commissions, collection, exchange & service charges	44,036	66,925			
5 Trust Department income	....	....			
6 Other operating earnings	6,318	72,248			
7 Total Operating Earnings	2,348,756	4,631,267			
OPERATING EXPENSES:					
8 Salaries, wages and fees	232,675	396,381			
9 Employee benefits	56,685	18,503			
10 Interest on deposits	1,594,445	3,200,300			
11 Interest on borrowings and related liabilities	39,076	190,429			
12 Interest on capital notes and debentures	....	....			
13 Net occupancy expense of bank premises	54,888	42,637			
14 Furniture and equipment expense	74,198	69,996			
15 Provision for loan losses (or actual net loan losses)	35,750	41,717			
16 Other operating expenses	147,693	321,669			
17 Total Operating Expenses	2,235,410	4,281,632			
18 NET OPERATING EARNINGS BEFORE TAXES	113,346	349,635			
19 LESS: Applicable income taxes	4,663	54,561			
20 NET OPERATING EARNINGS AFTER TAXES	108,683	295,074			

NON-OPERATING (CHARGES)/CREDITS:					
21 Net gains/(losses) on securities	....	215			
22 Other net non-operating (charges)/credits	(1,822)	(5,012)			
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(1,822)	(4,797)			
24 NET INCOME	106,861	290,277			
25 CASH DIVIDENDS DECLARED ON COMMON STOCK	25,559	52,463			
26 NET INCOME AFTER DIVIDENDS	81,302	237,814			
27 OTHER INCREASES IN CAPITAL ACCOUNTS	....	4,920			
28 OTHER DECREASES IN CAPITAL ACCOUNTS	....	....			
29 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	81,302	242,734			
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,149,549	1,598,057			
31 CAPITAL ACCOUNT AT END OF PERIOD	$1,230,851	$1,840,791			
RESERVE FOR LOAN LOSSES:					
32 Balance at beginning of period	$117,412	$165,000			
33 Recoveries credited to reserve	23,763	225			
34 Provision for loan losses	35,750	41,717			
35 Other transfers to/(from) the account	......	......			
36 Losses charged to the reserve	59,513	19,807			
37 Balance at end of period	$117,412	$187,135			

	REPORT OF CONDITION OF TRUST DEPARTMENTS OF TRUST COMPANIES	EXETER	NASHUA	NORTH CONWAY	PORTSMOUTH	SUNCOOK
		EXETER BANKING COMPANY	NASHUA TRUST COMPANY	NORTH CONWAY BANK	INDIAN HEAD BANK AND TRUST COMPANY	THE SUNCOOK BANK
	AS TRUSTEE AND EXECUTOR					
	ASSETS					
1	Balances with banks - commercial deposits	$ 30,976	$ 176,000	$.......	$ 403	$ 14,215
2	Balances with banks - deposits other than commercial	249,746	125,000	71,645	....	379,429
3	Government, state and municipal bonds	6,495,815	3,706,000	....	98,762	58,375
4	Other bonds	1,635,332	5,646,000	....	26,736	1,281
5	Corporate stocks	3,949,377	10,271,000	174,692	266,109	669,005
6	Real estate loans	....	219,000	....	....	....
7	Other assets	3,427,218	6,190,000	68,403	....	408,383
8	Total Assets	$15,788,464	$26,333,000	$314,740	$392,010	$1,530,688
	LIABILITIES					
9	Invested principal of trusts and estates	$15,323,308	$26,119,000	$314,339	$391,609	$1,498,470
10	Uninvested principal of trusts and estates	181	76,000	....	19	1,115
11	Invested income of trusts and estates	434,179	....	401	....	18,003
12	Uninvested income of trusts and estates	30,796	125,000	....	382	13,100
13	Other liabilities	....	13,000	....	....	....
14	Total Liabilities	$15,788,464	$26,333,000	$314,740	$392,010	$1,530,688

	AS AGENT					
	ASSETS					
15	Balances with banks - commercial deposits	$ 8,536	$ 22,000	$ 1,497	$.......	$ ....
16	Balances with banks - deposits other than commercial	219,151	181,000	....	....	....
17	Government, state and municipal bonds	2,356,295	666,000	20,010	....	....
18	Other bonds	506,845	936,000	40,550	....	....
19	Corporate stocks	2,220,978	1,832,000	47,876	....	....
20	Real estate loans	....	....	....	....	....
21	Other assets	2,002,678	203,000	....	....	....
22	Total Assets	$ 7,314,483	$ 3,840,000	$109,933	$.......	$ ....
	LIABILITIES					
23	Invested principal of agencies	$ 7,185,853	$ 3,818,000	$108,142	$.......	$ ....
24	Uninvested principal of agencies	2,557	22,000	....	....	....
25	Invested income of agencies	120,093	....	294	....	....
26	Uninvested income of agencies	5,980	....	1,497	....	....
27	Other liabilities	....	....	....	....	....
28	Total Liabilities	$ 7,314,483	$ 3,840,000	$109,933	$.......	$ ....

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF TRUST COMPANIES

No. Trust Companies Reporting	32 December 31, 1981	
	(In thousands)	% of Total Assets
ASSETS		
Cash and due from banks	$ 141,889	9.98
U. S. Government obligations	107,157	7.54
U. S. Government agencies	40,900	2.88
State, county, municipal obligations	77,051	5.41
Other bonds, notes and debentures	15,903	1.12
Corporate stocks	17,620	1.24
Total securities	258,631	18.19
LESS: Premium and valuation reserves	629	.04
Total securities net of premium and valuation reserves	258,002	18.15
Real estate loans	485,964	34.17
Other loans	431,699	30.36
Total loans	917,663	64.53
LESS: Valuation reserve	8,354	.59
Total loans net of valuation reserve	909,309	63.94
Overdrafts	2,546	.18
Federal funds sold and loans & securities purchased under agreement to resell	52,790	3.11
Bank premises (net)	23,519	1.65
Leasehold improvements (net)	1,788	.13
Furniture, fixtures & equipment (net)	8,231	.58
Total fixed assets	33,538	2.36

No. Trust Companies Reporting	32 December 31, 1981	
	(In thousands)	% of Total Assets
Investment in unconsolidated subsidiaries and other affilities	23	...
Other real estate owned (net)	3,777	.27
Other assets	20,152	1.41
Total Assets	$1,422,026	100.00
LIABILITIES AND CAPITAL ACCOUNTS		
Demand deposits	$ 210,801	14.82
Time/savings deposits	1,029,787	72.42
Total deposits	1,240,588	87.24
Funds borrowed	60,207	4.24
Other liabilities	18,376	1.29
Reserve for bad debts - deferred tax	917	.06
Total liabilities and reserves	1,320,088	92.83
Subordinated notes and debentures	1,889	.13
Equity Capital		
Preferred stock	306	.02
Common stock	15,379	1.08
Surplus	43,497	3.06
Undivided profits	40,409	2.85
Reserve for contingencies and other capital reserves	458	.03
Total capital accounts	101,938	7.17
Total Liabilities and Capital Accounts	$1,422,026	100.00

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

TRUST COMPANIES

	December 31, 1981 (In thousands)
OPERATING EARNINGS:	
Interest and fees on loans	$116,784
Interest and dividends on securities	25,901
Income on federal funds sold and loans & securities purchased under agreement to resell	11,560
Commissions, collection, exchange & service charges	4,757
Trust Department income	479
Other operating earnings	9,864
Total Operating Earnings	169,345
OPERATING EXPENSES:	
Salaries, wages and fees (# on payroll 1,586)	20,813
Employee benefits	3,024
Interest on deposits	94,972
Interest on borrowings and related liabilities	6,990
Interest on capital notes and debentures	194
Net occupancy expense of bank premises	4,670
Furniture and equipment expense	3,076
Provision for loan losses (or actual net loan losses)	3,467
Other operating expenses	19,474
Total Operating Expenses	156,680

NET OPERATING EARNINGS BEFORE TAXES	12,665
LESS: Applicable income taxes	1,918
NET OPERATING EARNINGS AFTER TAXES	10,747
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	57
Other net non-operating (charges)/credits	189
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	246
NET INCOME	10,993
CASH DIVIDENDS DECLARED ON COMMON STOCK	3,295
NET INCOME AFTER DIVIDENDS	7,698
OTHER INCREASES IN CAPITAL ACCOUNTS	5,878
OTHER DECREASES IN CAPITAL ACCOUNTS	294
NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	13,282
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	88,748
CAPITAL ACCOUNT AT END OF PERIOD	$102,030
RESERVE FOR LOAN LOSSES:	
Balance at beginning of period	$ 6,941
Recoveries credited to reserve	880
Provision for loan losses	3,467
Other transfers to the account	460
Losses charged to the reserve	3,394
Balance at end of period	$ 8,354

AGGREGATE REPORT OF CONDITION OF TRUST DEPARTMENTS

No. Trust Companies Reporting	5 December 31, 1981	
AS TRUSTEE AND EXECUTOR	(In thousands)	% of Total Assets
ASSETS		
Balances with banks - commercial deposits	$ 222	.50
Balances with banks - deposits other than commercial	826	1.86
Government, state and municipal bonds	10,359	23.35
Other bonds	7,309	16.48
Corporate stocks	15,330	34.56
Real estate loans	219	.49
Other assets	10,094	22.76
Total Assets	$44,359	100.00
LIABILITIES		% of Total Liabilities
Invested principal of trusts and estates	$43,647	98.39
Uninvested principal of trusts and estates	77	.17
Invested income of trusts and estates	453	1.02
Uninvested income of trusts and estates	169	.38
Other liabilities	13	.04
Total Liabilities	$44,359	100.00

No. Trust Companies Reporting	5 December 31, 1981	
AS AGENT	(In thousands)	% of Total Assets
ASSETS		
Balances with banks - commercial deposits	$ 32	.28
Balances with banks - deposits other than commercial	400	3.55
Government, state and municipal bonds	3,042	27.01
Other bonds	1,484	13.17
Corporate stocks	4,101	36.41
Real estate loans	......	...
Other assets	2,206	19.58
Total Assets	$11,264	100.00
LIABILITIES		% of Total Liabilities
Invested principal of agencies	$11,112	98.65
Uninvested principal of agencies	25	.22
Invested income of agencies	120	1.07
Uninvested income of agencies	8	.06
Other liabilities	......	...
Total Liabilities	$11,264	100.00

INSTITUTION IN POSSESSION OF THE BANK COMMISSIONER

THE VALLEY TRUST COMPANY - PENACOOK

STATEMENT OF CONDITION

ASSETS

Regular savings	$ 227.86
Certificate of deposits	26,523.91
Total Assets	$ 26,751.77

LIABILITIES AND CAPITAL

Dividend #1 claims disallowed	$ 273.58
Demand deposits (unclaimed)	3,958.79
Time deposits (unclaimed)	428.35
Other deposits (certified, officers checks, etc. - unclaimed)	1,679.54
Capital stock	100,000.00
Surplus	25,000.00
Undivided profits	(104,588.49)
Total Liabilities and Capital	$ 26,751.77

ABSTRACTS OF THE ANNUAL REPORT

OF

MUTUAL AND GUARANTY SAVINGS BANKS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

TRUSTEES

CLAREMONT

CLAREMONT SAVINGS BANK
145 BROAD STREET
CLAREMONT, NH 03743
542-7711
1907 Inc.

Chairman of the Board
Joseph J. Gorman

President/Treasurer
Robert M. Love

Vice President/Comptroller
H. Clay Hawkins, IV

Vice President/Senior Loan Officer
Richard P. Mailloux

Vice President, Marketing
Beverly M. Thorn

Asst. Vice Pres./Loan Serv. Supervisor
Sally A. Asanowicz

Assistant Vice President/Personnel
Brenda M. Reed

Assistant Vice President/Operations
Robert W. Winniett

Assistant Treasurer
Ellen K. Zekos

Assistant Comptroller
Elaine M. Erskine

Assistant Manager/Loan Department
Brian W. Embury

Trustee
Virginia E. Anderson

Trustee
Derek B. Brown

Trustee
Neil H. Daniels

Trustee
Joseph J. Gorman

Trustee
Richard K. Hutchins

Trustee
Albert D. Leahy, Jr.

Trustee
Robert M. Love

Trustee
Theodore A. Monetta

Trustee
Cyril M. Ondre

Trustee
Arnold P. Shulins

Branches

CORNISH
CLAREMONT SAVINGS BANK
ROUTE 120
CORNISH, NH 03746
542-7728

CLAREMONT
CLAREMONT SAVINGS BANK
356 WASHINGTON STREET
CLAREMONT, NH 03743
542-7701

CHARLESTOWN
CLAREMONT SAVINGS BANK
MAIN STREET
CHARLESTOWN, NH 03603
826-5752

CONCORD

CONCORD SAVINGS BANK
45 NORTH MAIN STREET
CONCORD, NH 03301
224-1100
1872 Inc.

President
Fred J. Hackett

Senior Vice President/Secretary
Robert M. Beyer

Vice President/Assistant Secretary
Molly M. Foley

Vice President/Assistant Secretary
Richard P. Gagne

Vice President/Treasurer
Robert B. Runnells

Vice President/Senior Loan Officer
John F. Starrett

Assistant Vice President
Peter J. Baxter

Assistant Vice President
David E. Fuller

Assistant Vice President
Ward C. Jenkins

Assistant Vice President
Robert C. Masse

Assistant Vice President
David R. Wein

Assistant Treasurer/Branch Manager
Jeffery B. Savage

Mortgage Officer
Robert H. Duquette

Mortgage Officer
Larry Young, Sr.

Assistant Loan Officer
Sandra Maynard

Trustee
Robert M. Beyer

Trustee
Norman G. Brown

Trustee
William S. Fenollosa

Trustee
Oliver R. Fifield

Trustee
Fred J. Hackett

Trustee
Thomas M. Hardiman

Trustee
Harold W. Janeway

Trustee
Paul A. Pelletier

Trustee
Joseph S. Ransmeier

Trustee
Earle M. Reingold

Trustee
Eleanor H. Stark

Trustee
James R. Stewart

Trustee
Katherine F. Tsouros

Branches

CONCORD
CONCORD SAVINGS BANK
161 NORTH STATE STREET
CONCORD, NH 03301
224-1130

CONCORD
CONCORD SAVINGS BANK
73 WEST STREET
CONCORD, NH 03301
224-1160

CONCORD
MERRIMACK COUNTY SAVINGS BANK
89 NORTH MAIN STREET
CONCORD, NH 03301
225-2793
1867 Inc.

President
Herbert E. Little

Senior Vice President
Robert J. Eaton

Vice President
Alice B. Guay

Assistant Vice President
Henry R. Guimond

Assistant Vice President
L. Stanley Parkerson

Treasurer
Ronald A. Goodine

Assistant Treasurer
Patricia A. Wonson

Comptroller
Peter G. Prinz

Trustee
Richard H. Dudley

Trustee
Cedric H. Dustin, Jr.

Trustee
Robert J. Eaton

Trustee
John T. Flanders

Trustee
Morton M. George

Trustee
Charles J. Gesen

Trustee
Herbert E. Little

Trustee
Francis B. McSwiney

Trustee
Dudley W. Orr

Trustee
Robert H. Reno

Trustee
R. Peter Shapiro

Trustee
Mary E. Wilson

CONCORD
NEW HAMPSHIRE SAVINGS BANK
27 NORTH STATE STREET
CONCORD, NH 03301
224-7711
1830 Inc.

President
John R. Hardie

Executive Vice President/Secretary
Robert E. Dustin

Sr. Vice President/Oper./Treasurer
Robert F. DeAngelis

Senior Vice President/Marketing
David H. Rogers

Senior Vice President/Loans
Richard J. Weed

Vice President/Systems
Joseph J. Eckels

Vice President/Controller
Arthur C. Huntoon

Vice President/Personal Loans
Richard H. Robertson

Asst. Vice President/Commercial Loans
Robert M. Beyer, Jr.

Asst. Vice Pres./Regional Branch Mgr.
Richard V. Breton

Asst. Vice Pres./Personal Loan Orig.
John W. Gannon

Asst. Vice President/Loan Servicing
Gerard E. Morin

Asst. Vice President/Loan Processing
Virginia B. Petell

Asst. Vice President/Loan Officer
Kenneth P. Wilson

Asst. Treasurer/Personal Loan Orig.
Donna L. Bean

Assistant Treasurer/Savings
Bertha R. Benson

Asst. Treasurer/Personnel
Sylvia A. Genest

Asst. Treasurer/Personal Loan Orig.
Donald F. Golden

Asst. Treasurer/Branch Manager
Ruth E. Hammen

Asst. Treasurer/Branch Manager
Alma G. Jerd

Asst. Treasurer/Financial
Marilynn J. Rea

Asst. Treasurer/Pers. Banking Serv.
Violet M. Rounds

Assistant Treasurer/Appraiser
W. David Sheen

Asst. Treasurer/Loan Servicing
Cleo N. Spain

Asst. Treasurer/Branch Manager
Janet E. Sprague

Asst. Treasurer/Automated Services
Robert H. Wester, Jr.

Asst. Treasurer/Community Investments
David S. Woolpert

Auditor
Alan A. Howard

Trustee
Edwin I. Chertok

Trustee
George E. Freese, Jr.

Trustee
Harriett A. Heller

Trustee
John R. Hardie

Trustee
William T. Jordon, Jr.

Trustee
Mary S. Leahy

Trustee
William W. Macurda

Trustee
John D. O'Shea

Trustee
John B. Pendleton

Trustee
Robert E. Plourde

Trustee
Frederic K. Upton

Trustee
Nathan Wechsler

Trustee
Major W. Wheelock

Trustee
J. Peter Williamson

Trustee
Timothy W. Woodman

CONTOOCOOK
NEW HAMPSHIRE SAVINGS BANK
FOUNTAIN SQUARE
CONTOOCOOK, NH 03229
746-4115

CONCORD
NEW HAMPSHIRE SAVINGS BANK
100 LOUDON ROAD
CONCORD, NH 03301
224-7719

CONCORD
NEW HAMPSHIRE SAVINGS BANK
310 NORTH MAIN STREET
CONCORD, NH 03301
224-5540

PITTSFIELD
NEW HAMPSHIRE SAVINGS BANK
39 MAIN STREET
PITTSFIELD, NH 03263
435-8481

LACONIA
NEW HAMPSHIRE SAVINGS BANK
277 UNION AVENUE
LACONIA, NH 03246
524-0664

DOVER

SEACOAST SAVINGS BANK
537 CENTRAL AVENUE
DOVER, NH 03820
749-2150
1901 Inc.

President
John T. Guy

Vice Pres./Treasurer/Secretary
James M. Miller

Vice President
George L. McLean

Mortgage Officer
William F. Morgan

Assistant Treasurer
Kenneth B. Bailey

Assistant Treasurer
Shirley M. Mitchell

Assistant Mortgage Officer
Cynthia A. Racic

Assistant Secretary
Zena L. Boulanger

Trustee
Clyde R. Coolidge

Trustee
Grant L. Davis

Trustee
John T. Guy

Trustee
Waldron B. Haley

Trustee
Alder T. Hetch

Trustee
Robert E. Hynes

Trustee
George J. Kay

Trustee
Richard H. Keefe

Trustee
Eunice W. Palmer

Trustee
John J. Reilly

Trustee
Winthrop C. Skoglund

Trustee
David S. Weeks

Branches

DOVER
SEACOAST SAVINGS BANK
5 NEW ROCHESTER ROAD
DOVER, NH 03820
749-2152

DOVER
SEACOAST SAVINGS BANK
240 LOCUST STREET
DOVER, NH 03820
749-2151

DOVER
STRAFFORD SAVINGS BANK
353 CENTRAL AVENUE
DOVER, NH 03820
742-2100
1823 Inc.

Chairman of the Board/President
Donald T. Gay

Vice President/Treasurer
Victor Cardosi, Jr.

Vice President/Senior Loan Officer
Robert F. Haley

Vice President
Philip W. Howlson

Vice President/Operations Officer
Marion C. Pelletier

Assistant Vice President
David T. Keefe

Assistant Treasurer
Dawn M. Silver

Assistant Operations Officer
Colleen M. Pace

Mortgage Officer
Richard T. Sheldon

Assistant Mortgage Officer
Carole P. Behan

Trustee
Nancy R. Boyle

Trustee
Roger L. Calef

Trustee
Donald T. Gay

Trustee
Stephen L. Goren

Trustee
Raymond N. Guillemette

Trustee
James Kageleiry

Trustee
Donald V. Purdy

Trustee
Frederick S. Richardson

Trustee
Raymond L. Thompson

Trustee
Hugh C. Tuttle

Trustee
Matt R. Williams, Jr.

Trustee
Robert F. Wilson

DOVER
STRAFFORD SAVINGS BANK
845A CENTRAL AVENUE
DOVER, NH 03820
742-2100

BARRINGTON
STRAFFORD SAVINGS BANK
INTERSECTION ROUTES 9 & 125
BARRINGTON, NH 03825
742-2100

FRANKLIN

FRANKLIN SAVINGS BANK
387 CENTRAL STREET
FRANKLIN, NH 03235
934-4445
1869 Inc.

President/Secretary
Clark S. Fuller

Vice President
Stanley R. Berube

Vice President/Treasurer
Richard W. DuBois

Assistant Vice President
Joyce C. Beaupre

Assistant Vice President
Beatrice R. Kimball

Assistant Treasurer
Richard G. Biron

Assistant Treasurer
Elaine D. Poulliot

Trustee
Earl H. Benson

Trustee
Rolland C. Camp

Trustee
Donald W. Cushing

Trustee
Robert E. Dussault

Trustee
Clark S. Fuller

Trustee
John H. Fuller

Trustee
Thomas C. Gill

Trustee
E. Robert Terhune

Trustee
Malcolm W. Thompson

Trustee
Henry B. Trachy

Trustee
Frederick W. Zeigler

GREENVILLE

MASON VILLAGE SAVINGS BANK
MAIN STREET
GREENVILLE, NH 03048
878-1100
1870 Inc.

President/Treasurer
Robert C. Henneman

First Vice President
Robert Taft

Second Vice President
Roland Gauvin

Assistant Vice President
Patricia A. Schuren

Secretary
Cyrille Thibault

Loan Officer
Edwin Ferrari

Trustee
Albert Bourke

Trustee
Roland Gauvin

Trustee
Philip Heald, Jr.

Trustee
Robert C. Henneman

Trustee
J. Colin Lizotte

Trustee
James A. Rowse

Trustee
Robert Taft

Trustee
Thorvald Tenney, Jr.

Trustee
Cyrille A. Thibault

Trustee
Robert Wellwood

Trustee
Robert Whitaker

Branches

NEW IPSWICH
MASON VILLAGE SAVINGS BANK
ROUTE 124
NEW IPSWICH, NH 03071
878-1101

HANOVER

DARTMOUTH SAVINGS BANK
40 SOUTH MAIN STREET
HANOVER, NH 03755
643-3310
1860 Inc.

Chairman of the Board
Edward M. Cavaney

Vice President, Administration
Rodney D. Pierce

Assistant Vice President/Loan Officer
J. R. Peter Gamble

Consumer Loan Officer
Melvin L. Geno

Trustee
Harry H. Bird

Trustee
Edward M. Cavaney

Trustee
Gordon V. DeWitt

Trustee
Wallace J. Farr

Trustee
Richard Fowler

Trustee
Leonard E. Morrissey, Jr.

Trustee
Arthur J. Renz

Trustee
Paul F. Young

Branches

GRANTHAM
DARTMOUTH SAVINGS BANK
ROUTE 10 AT EXIT 13 FROM I-89
GRANTHAM, NH 03753
863-5490

KEENE

CHESHIRE COUNTY SAVINGS BANK
1 CENTRAL SQUARE
KEENE, NH 03431
352-2502
1897 Inc.

Chairman of the Board
Eugene E. Gaffey

President
David B. Walters

Senior Vice President
Carl A. Johnson

Vice President/Treasurer
William H. Dennison

Vice President/Inst. Loan Officer
Albert W. Jacques

Vice President/Mortgage Officer
Millard D. Waite, Jr.

Asst. Vice President/Mortgage Officer
Larry E. Ruest

Asst. Vice President/Operations
Peter T. Whittemore

Asst. Treasurer/Internal Auditor
Michael W. Bugler, Sr.

Asst. Mortgage Officer
Richard D. Powers

Asst. Mortgage Officer
Wallace A. Reney

Asst. Loan Officer
Ronald L. Jacques

Savings Officer
Charlotte D. Emery

Savings Officer
Florence L. March

Savings Officer
Jane B. Swenor

Installment Loan Officer
Beverley A. Mosher

Trustee
Robert F. Babcock

Trustee
Richard B. Baybutt

Trustee
Mario G. Farina

Trustee
Calvin L. Frink

Trustee
Eugene E. Gaffey

Trustee
Kenneth W. Hazen

Trustee
Howard B. Lane, Jr.

Trustee
Emerson H. O'Brien

Trustee
Russell G. Raitto

Trustee
L. William Slanetz

Trustee
David B. Walters

Branches

KEENE
CHESHIRE COUNTY SAVINGS BANK
194 WEST STREET
KEENE, NH 03431
352-2502

KEENE
CHESHIRE COUNTY SAVINGS BANK
828 COURT STREET
KEENE, NH 03431
352-2502

KEENE
KEENE SAVINGS BANK
122 WEST STREET
KEENE, NH 03431
352-0647
1895 Inc.

Executive Vice President
Arthur J. Boufford

Senior Vice President
Donald R. Brown

Vice President
Gordon S. Aron

Assistant Vice President
John P. Howard

Assistant Vice President
Charles R. Paquette

Assistant Instalment Loan Officer
Karen Benson

Assistant Mortgage Loan Officer
Mary Ann Robator

Customer Service Officer
Joanne Finn

Trustee
Howard A. Bailey

Trustee
D. Stuart Blakely

Trustee
Arthur J. Boufford

Trustee
Kenneth P. Colby

Trustee
Stacey W. Cole

Trustee
Norman H. Cotton

Trustee
Donald D. Davis

Trustee
George R. Hanna

Trustee
Robert C. Mensel

Trustee
William I. Wichland

KEENE
KEENE SAVINGS BANK
50 CENTRAL SQUARE
KEENE, NH 03431
352-0647

LACONIA

LACONIA SAVINGS BANK
62 PLEASANT STREET
LACONIA, NH 03246
524-1212
1831 Inc.

Chairman of the Board
Chester F. Perkins

President
Carroll W. Stafford, Jr.

Vice President/Senior Loan Officer
Thomas C. Tobey

Treasurer
Richard W. Long

Assistant Vice President
Robert E. Curtis

Assistant Vice President
Brenda R. Long

Assistant Vice President
Bruce C. Lund

Assistant Vice President
Michael G. Muzzey

Assistant Treasurer
Henry J. Colbath

Assistant Treasurer
Bonnie Leclerc

Trustee
Donald F. Beane

Trustee
Reginald A. Bisson

Trustee
Richard H. Burt

Trustee
John E. Gauthier

Trustee
John F. Goddard, Jr.

Trustee
Seth M. Keller

Trustee
Harold Noreen

Trustee
Paul L. Normandin

Trustee
Chester F. Perkins

Trustee
Carroll W. Stafford, Jr.

Trustee
H. Thomas Volpe

Trustee
John F. Weeks, Jr.

LANCASTER

THE SIWOOGANOCK GUARANTY SAVINGS BANK
117 MAIN STREET
LANCASTER, NH 03584
788-2252
1887 Inc.

President
Raymond C. Staab

Vice President
Hugh J. Galbraith

Vice President
Frank H. Wallace

Treasurer
John H. Oleson

Assistant Treasurer
Sharon E. Kenison

Loan Officer
John A. Currier

Trustee
Richard J. Bottoms

Trustee
O. Leo Connary

Trustee
Lee E. Eastman

Trustee
James B. Fitch

Trustee
Hugh J. Galbraith

Trustee
George E. Hunter, Jr.

Trustee
Kevin Kopp

Trustee
Raymond C. Staab

Trustee
Frank H. Wallace

LEBANON

MASCOMA SAVINGS BANK
67 NORTH PARK STREET
LEBANON, NH 03766
448-3650
1899 Inc.

Chairman of the Board
Paul G. Bond

President
Reuben D. Cole

Executive Vice President
William A. Maloy

Assistant Vice President
Lloyd C. Bennett

Treasurer
Arlene G. Chapman

Assistant Treasurer
Judith L. Ireton

Personnel Officer
Sally A. McEwen

Consumer Loan Officer
John A. Rogers

Loan Officer
Richard H. Warde

Trustee
Paul G. Bond

Trustee
Reuben D. Cole

Trustee
Israel A. Dinerman

Trustee
Wilfred A. Dulac

Trustee
Jean Kennedy

Trustee
James W. Kilton

Trustee
Jacqueline A. Lary

Trustee
William A. Maloy

Trustee
Richard L. Patch

Trustee
J. Clayton Ramsdell

Trustee
Ira P. Townsend

Trustee
Royal A. Whitney

Branches

WEST LEBANON
MASCOMA SAVINGS BANK
70 MAIN STREET
WEST LEBANON, NH 03784
298-5933

ENFIELD
MASCOMA SAVINGS BANK
MAIN STREET
ENFIELD, NH 03748
632-5556

CANAAN
MASCOMA SAVINGS BANK
MAIN STREET
CANAAN, NH 03741
523-4377

LITTLETON

THE SAVER'S BANK A MUTUAL SAVINGS BANK
85 MAIN STREET
LITTLETON, NH 03561
444-5321
1868 Inc.

Chairman of the Board
George T. Noyes

President/CEO
Daniel G. Edgar

Vice President/Treasurer
David H. LaDuke

Vice President
Robert E. Paddock

Assistant Vice President
Francis H. J. Casale

Assistant Vice President/Branch Mgr.
Armand O. Milot

Assistant Vice President
Philip T. Struhsacker

Assistant Treasurer
Christine D. Peabody

Assistant Treasurer
Ruth E. Swan

Mortgage Loan Officer
Michael J. Cryans

Mortgage Loan Officer
Linda A. Nelson

Branch Manager
Carol H. Strobel

Auditor
Wendy Robinson

Trustee
Raymond E. Carbonneau

Trustee
Robert H. Copenhaver

Trustee
Lionel J. Coulombe

Trustee
Joseph W. Delisle

Trustee
Daniel G. Edgar

Trustee
Wendell W. Jesseman

Trustee
Sherman H. Joslin

Trustee
Jimmie D. McLaughlin

Trustee
Benton L. Moyer, Jr.

Trustee
George T. Noyes

Trustee
Thomas M. Pancoast

Trustee
Roger A. Peabody

Branches

LITTLETON
THE SAVER'S BANK A MUTUAL SAVINGS BANK
ROUTE 302
LITTLETON, NH 03561
444-7702

GORHAM
THE SAVER'S BANK A MUTUAL SAVINGS BANK
10 EXCHANGE STREET
GORHAM, NH 03581
466-3352

MANCHESTER

AMOSKEAG SAVINGS BANK
875 ELM STREET
MANCHESTER, NH 03105
624-3200
1852 Inc.

Chairman of the Board
Milton Machinist

President/CEO
William S. Bushnell

Exec. V. P./Tres./Chief Admin. Off.
John H. Giffin, Jr.

Senior Vice President
Robert W. Mulligan

Senior Vice President/Comptroller
Donald H. Sargent

Senior Vice President/Secretary
Normand G. St. Amand

Vice President
Wilfrid A. Daly, III

Vice President
Albert H. Demers

Vice President/Director of Marketing
Frederick D. Healey

Vice President/Branch Administrator
Kerry S. Long

Vice President
George S. May

Vice President
J. Robert Prescott

Assistant Vice President
Esther W. Doerfler

Assistant Vice President
Anita C. Dreyfus

Assistant Vice President
Margaret M. Hart

Asst. Vice President/Asst. Comptroller
Harry P. Merrihew

Assistant Vice President
Steven E. Paradis

Assistant Vice President
Sandra L. Rannisto

Assistant Vice President
Robert E. Shaw

Assistant Vice President
Lorraine L. Staby

Asst. Vice Pres./Asst. Branch Admin.
Frank J. Swist, Jr.

Asst. V. P./Compliance & Security Off.
Harrison E. Wilcomb

Assistant Treasurer
Grant I. MacDonald

Assistant Treasurer/Accountant
C. John Mitchell

Assistant Secretary
Susan R. Biron

Assistant Secretary
Evelyn E. Gage

Assistant Secretary
R. Elaine Gordon

Assistant Secretary
Richard W. Greten

Assistant Secretary
Nancy A. Lockwood

Assistant Secretary
Doris W. Pierce

Assistant Secretary
Brenda L. Southmayd

Assistant Secretary
Brenda S. Wade

Mortgage Officer
Lorraine B. Michalak

Assistant Mortgage Officer/Appraiser
Richard H. Thompson

Auditor
David T. Glasheen

Training Officer
Dennis E. Sirois

Manager, NOW Department
Joyce P. Blanchette

Chief Appraiser
Robert G. Strachan

Trustee
Edward L. Allman

Trustee
William S. Bushnell

Trustee
Arthur J. Dobles

Trustee
Leon M. Goulet

Trustee
William House

Trustee
Milton Machinist

Trustee
David McKinnon

Trustee
Edward D. Wynot

Branches

MANCHESTER
AMOSKEAG SAVINGS BANK
340 WILSON STREET
MANCHESTER, NH 03103
624-3280

MANCHESTER
AMOSKEAG SAVINGS BANK
909 HANOVER STREET
MANCHESTER, NH 03103
624-3292

GOFFSTOWN
AMOSKEAG SAVINGS BANK
3 ELM STREET
GOFFSTOWN, NH 03045
624-3297

BEDFORD
AMOSKEAG SAVINGS BANK
72 SOUTH RIVER ROAD
BEDFORD, NH 03102
624-3303

HOOKSETT
AMOSKEAG SAVINGS BANK
1283 DANIEL WEBSTER HIGHWAY, NORTH
HOOKSETT, NH 03106
624-3286

MANCHESTER
AMOSKEAG SAVINGS BANK
1550 NORTH ELM STREET
MANCHESTER, NH 03101
624-3281

MANCHESTER
AMOSKEAG SAVINGS BANK
1500 SOUTH WILLOW STREET
MANCHESTER, NH 03105
624-3308

LONDONDERRY
AMOSKEAG SAVINGS BANK
ROUTE 102 WEST
LONDONDERRY, NH 03053
434-1130

MANCHESTER
MERCHANTS SAVINGS BK. OF MANCHESTER NH
ONE HAMPSHIRE PLAZA
MANCHESTER, NH 03105
624-2424
1899 Inc.

Chairman of the Board
John J. Reilly, Jr.

President/Treasurer
Ralph E. Jensen

Executive Vice President
John R. Allbee

Senior Vice President/Finance
Richard C. Ducharme

Senior Vice President/Lending
David W. Markle

Vice President/Operations
Janice B. Crocker

Vice President/Marketing
Donald R. Ellison

Vice President/Branching
W. Warren Gerety

Vice President/Personnel
Hazel H. Scannell

Assistant Vice President
Muriel J. Brown

Assistant Vice President
Allan R. Clark

Assistant Vice President
Stanley J. Nowakowski

Assistant Vice President
Carol A. Themelis

Assistant Vice President
Joseph H. Young, Jr.

Controller
Thomas W. Boucher

Assistant Treasurer
Donald A. Comeau

Assistant Treasurer
Bruce E. Croteau

Assistant Treasurer
William M. Cullity

Assistant Treasurer
Harvey R. Joslin

Assistant Treasurer
Walter T. Lahey

Assistant Treasurer
Judith A. Laramie

Assistant Treasurer
Estelle C. LeComte

Assistant Treasurer
Clare M. McGovern

Assistant Treasurer
Muriel D. Pinard

Assistant Treasurer
Brian B. Tufts

Auditor
Ronald E. Vincent

Corporate Secretary
Charlotte C. Mullen

Trustee
John S. Gikas

Trustee
William S. Green

Trustee
Robert J. Harrison

Trustee
Paul H. Harvey

Trustee
Ralph E. Jensen

Trustee
M. Mary Mongan

Trustee
Edward O. Powers

Trustee
James F. Quirk, Jr.

Trustee
John J. Reilly, Jr.

Trustee
Roland R. Tessier

Trustee
Richard L. Winneg

Branches

MANCHESTER
MERCHANTS SAVINGS BK. OF MANCHESTER NH
ROUTE 3, D. W. HIGHWAY NORTH
MANCHESTER, NH 03104
624-2424

MERRIMACK
MERCHANTS SAVINGS BK. OF MANCHESTER NH
ROUTE 3, D. W. HIGHWAY SOUTH
MERRIMACK, NH 03054
883-4144

LONDONDERRY
MERCHANTS SAVINGS BK. OF MANCHESTER NH
ROUTE 102 & MAMMOTH ROAD
LONDONDERRY, NH 03053
434-4151

MERRIMACK
MERCHANTS SAVINGS BK. OF MANCHESTER NH
ROUTE 101A, MILFORD ROAD
MERRIMACK, NH 03054
883-3322

MANCHESTER
MERCHANTS SAVINGS BK. OF MANCHESTER NH
1255 SOUTH WILLOW STREET
MANCHESTER, NH 03103
624-2424

BEDFORD
MERCHANTS SAVINGS BK. OF MANCHESTER NH
ROUTE 101
BEDFORD, NH 03102
472-8654

SALEM
MERCHANTS SAVINGS BK. OF MANCHESTER NH
125 MAIN STREET
SALEM, NH 03079
893-1655

MEREDITH

MEREDITH VILLAGE SAVINGS BANK
WINNIPESAUKEE STREET
MEREDITH, NH 03253
279-7986
1869 Inc.

President
C. H. Thorne

Executive Vice President
James D. Sutherland

Vice President
William C. Gilson

Treasurer
Basil L. Richardson

Assistant Treasurer
Kenneth S. Duguay

Secretary
J. Kent Bird

Mortgage Officer
Peter F. Brothers

Mortgage Officer
Ethel M. Reid

Manager
Samuel L. Laverack

Manager
Mary B. Whitcher

Security Officer
Robert D. Bennett

Trustee
J. Kent Bird

Trustee
William L. Foote

Trustee
John F. Goodwin

Trustee
Allan C. Hale

Trustee
Lewis C. Hanson

Trustee
Everett M. Heath

Trustee
Earle C. Peasley

Trustee
John P. Sherman

Trustee
James D. Sutherland

Trustee
C. H. Thorne

Branches

MOULTONBORO
MEREDITH VILLAGE SAVINGS BANK
ROUTE 25
MOULTONBORO, NH 03254
253-7303

ASHLAND
MEREDITH VILLAGE SAVINGS BANK
MAIN STREET
ASHLAND, NH 03217
968-7103

NEWPORT

SUGAR RIVER SAVINGS BANK
10 NORTH MAIN STREET
NEWPORT, NH 03773
863-3000
1895 Inc.

Chairman of the Board
Stanley B. Terhune

President
Oliver M. Drown

Vice President/Treasurer
Neil T. Buffett

Vice President
Floyd P. Bailey

Vice President
Francis C. Gallup

Assistant Vice President
Thomas Pfenning

Assistant Vice President
Robert V. Wilkie

Assistant Treasurer
Phyllis H. Forest

Assistant Secretary
Mary A. Lord

Assistant Secretary
Mary R. Niemi

Assistant Secretary
Jean E. Thompson

Loan Officer
Richard W. Doremus, Jr.

Trustee
George S. Cricenti

Trustee
George A. Dorr, Jr.

Trustee
Oliver M. Drown

Trustee
Thomas Henley

Trustee
William P. Hoyt

Trustee
Hamilton R. Krans

Trustee
Anthony J. Kulesza

Trustee
William McCloskey

Trustee
Malcolm W. Rowell

Trustee
Harry V. Spanos

Trustee
Stanley B. Terhune

Trustee
Sumner Woodward

Branches

WARNER
SUGAR RIVER SAVINGS BANK
MAIN STREET
WARNER, NH 03278
456-2281

PETERBOROUGH

PETERBOROUGH SAVINGS BANK
35 MAIN STREET
PETERBOROUGH, NH 03458
924-7142
1847 Inc.

Chairman of the Board
Richard C. Merrill

President
Kenneth B. Chandler

Vice President
Gerard A. DeGrandpre

Vice President
Robert L. Edwards

Sr. Vice President/Treasurer/Secretary
Mary N. Emery

Assistant Treasurer
Jane M. Handy

Senior Loan Officer
William R. Potter

Senior Loan Officer
George M. Sullivan

Senior Loan Officer
Regina L. Whiting

Controller
John J. McDonough

Branch Manager/Loan Officer
Donna McLenon

Branch Manager/Loan Officer
Rose M. Wilson

Assistant Branch Manager
Diane Little

Systems & Operations Officer
R. Gregg Alexander

Asst. Operations & Education Officer
Geraldine Blackler

Trustee
Richard E. Amidon

Trustee
Kenneth A. Brighton

Trustee
Kenneth B. Chandler

Trustee
Mary N. Emery

Trustee
Robert H. Grip

Trustee
David J. Houston

Trustee
David D. Hurlin

Trustee
John J. McKenna

Trustee
Richard C. Merrill

Trustee
Richard W. Pierce

Trustee
Donald Sutherland

Trustee
Forrest F. Tenney

Trustee
Robert D. Weathers

Trustee
Arthur E. Wheeler

Branches

PETERBOROUGH
PETERBOROUGH SAVINGS BANK
PETERBOROUGH PLAZA
PETERBOROUGH, NH 03458
924-7142

ANTRIM
PETERBOROUGH SAVINGS BANK
MAIN STREET
ANTRIM, NH 03440
588-6333

PETERBOROUGH
PETERBOROUGH SAVINGS BANK
ROUTE 202N
PETERBOROUGH, NH 03458
924-7142

PLYMOUTH

PLYMOUTH GUARANTY SAVINGS BANK
20 HIGHLAND STREET
PLYMOUTH, NH 03264
536-1272
1889 Inc.

Chairman of the Board
Thomas B. Gadd

President
Kenneth R. Bartlett

Vice President
Ralph H. Marston, Jr.

Assistant Vice President
Allen E. Grass

Treasurer
Ronald I. Sibley

Assistant Treasurer/Secretary
Phyllis B. Holbrook

Assistant Treasurer
Nancy L. Shoff

Clerk
Watson A. Rand

Trustee
C. James Ayer

Trustee
Kenneth R. Bartlett

Trustee
Richard T. Cowern

Trustee
John R. French

Trustee
Thomas B. Gadd

Trustee
David L. Kent

Trustee
William H. Noyes

Trustee
Watson A. Rand

Trustee
George T. Ray, Jr.

Trustee
Henry C. Waldo

Branches

CAMPTON
PLYMOUTH GUARANTY SAVINGS BANK
ROUTE 49
CAMPTON, NH 03223
726-3734

PORTSMOUTH

PISCATAQUA SAVINGS BANK
15 PLEASANT STREET
PORTSMOUTH, NH 03801
436-5250
1877 Inc.

Chairman of the Board
David A. Tober

President/Secretary
Sanford C. Sherman

Treasurer/Mortgage Officer
Jay S. Gibson

Assistant Treasurer
Judith E. Hunt

Assistant Secretary
Bea Ann Kendall

Trustee
Kevin O. Adams

Trustee
Cynthia Blood

Trustee
Arthur F. Brady, Jr.

Trustee
Charles J. Griffin

Trustee
Sanford C. Sherman

Trustee
Eugene P. Soles

Trustee
David A. Tober

PORTSMOUTH
PORTSMOUTH SAVINGS BANK
333 STATE STREET
PORTSMOUTH, NH 03801
436-6630
1823 Inc.

Chairman of the Board
Maurice J. Murphy, Jr.

Vice Chairman of the Board/Presdent
Robert W. Simpson

Vice President
Lester A. Avery

Vice President
Harry P. Jarvis

Vice President
Rodney D. Pritham

Assistant Vice President
William H. Little, III

Treasurer
Thomas A. Barnes

Trustee
Lester A. Avery

Trustee
Theodore R. Butler

Trustee
Timothy J. Connors

Trustee
William R. Downey

Trustee
Harry P. Jarvis

Trustee
Maurice J. Murphy, Jr.

Trustee
Robert W. Simpson

Branches

GREENLAND
PORTSMOUTH SAVINGS BANK
CORNER ROUTE 101 AND OCEAN ROAD
GREENLAND, NH 03840
431-3000

NORTH HAMPTON
PORTSMOUTH SAVINGS BANK
CORNER LAFAYETTE ROAD AND FERN ROAD
NORTH HAMPTON, NH 03862
964-5567

PORTSMOUTH
PORTSMOUTH TRUST COMPANY
134 PLEASANT STREET
PORTSMOUTH, NH 03801
436-1006
1871 Inc.

Chairman of the Board/CEO
Bradford M. Kingman

Senior Vice President/Mortgae Officer
Melvin R. Low

Secretary
Dorothy M. Brown

Vice President/Treasurer
H. Paul Goulette

Consumer Loan Officer
M. Lee Flanders

Assistant Mortgage Officer
Kathleen C. Hayes

Branch Manager/Loan Officer
Rose M. Bisognani

Director
Edward N. Eames

Director
William F. Harrington

Director
Louis B. Janvrin

Director
Bradford M. Kingman

Director
Melvin R. Low

Director
Adelbert E. Palmer

Director
James A. Shanley

Branches

PORTSMOUTH
PORTSMOUTH TRUST COMPANY
LAFAYETTE ROAD
PORTSMOUTH, NH 03801
431-6066

ROCHESTER

ROCHESTER SAVINGS BANK AND TRUST CO.
22 SOUTH MAIN STREET
ROCHESTER, NH 03867
332-4242
1887 Inc.

Chairman of the Board/President
John K. Skelton

Executive Vice President
Phillip D. Drapeau

Vice President
David M. Campbell

Vice President/Mortgage Officer
Glenn M. Lepene

Treasurer
Colette M. Viola

Assistant Treasurer
Marilyn M. Levesque

Assistant Mortgage Officer
Jean T. Ducharme

Senior Trust Officer
Robert J. Diefendorf

Trust Officer
Norman M. Goddard

Trust Officer
Niall J. MacDonagh

Director
Richard F. Cooper

Director
W. Bradley Corson

Director
Shirley Dowd

Director
George Findell, Jr.

Director
Manley R. Irwin

Director
Kennett R. Kendall, Jr.

Director
Norman G. Mireault

Director
John K. Skelton

Director
Paul R. Towle

Director
Charles W. Varney, Jr.

Director
Sewell T. Wilson, Jr.

Branches

ROCHESTER
ROCHESTER SAVINGS BANK AND TRUST CO.
ROCHESTER MALL - NORTH MAIN STREET
ROCHESTER, NH 03867
332-4242

ROCHESTER
ROCHESTER SAVINGS BANK AND TRUST CO.
LILAC CITY MALL, ROUTE 16
ROCHESTER, NH 03867
332-4242

WAKEFIELD
ROCHESTER SAVINGS BANK AND TRUST CO.
ROUTES 16 AND 109
WAKEFIELD, NH 03888
332-4242

SALEM

BANKEAST GUARANTY SAVINGS BANK
51 SOUTH BROADWAY
SALEM, NH 03079
893-9515
1975 Inc.

President/CEO
Richard R. McCoy

Executive Vice President
Raymond P. Smith

Personal Banking Officer
Dennis Lagueux

Trustee
Anthony Berni

Trustee
John D. Collins

Trustee
Joseph P. Dearborn

Trustee
W. N. DeWitt

Trustee
Ray Howland

Trustee
William T. Knightly

Trustee
Paul F. Leaming

Trustee
Robert P. Leslie

Trustee
Richard P. McCoy

Trustee
Margaret E. Wood

SOMERSWORTH

GRANITE STATE SAVINGS BANK
3 ELM STREET
SOMERSWORTH, NH 03878
692-2900
1845 Inc.

Chairman of the Board/President/CEO
John S. Terrill

Executive Vice President
Gerald F. Janelle

Vice President
Roderick Boivin, Sr.

Vice President/Treasurer
Donald R. Hatt, Sr.

Vice President
Stanley H. Thompson

Assistant Vice President
Charles H. Alty

Assistant Vice President
Beverly A. Calivas

Assistant Vice President
Frank Flannery

Assistant Vice President
Paul A. Galanes

Asst. Vice President/Personnel Off.
Lena Molleur

Assistant Treasurer
William B. Morton

Operations Officer/Auditor
Vivian Cadorette

Admin. Asst./Retirement Plans Officer
Jacqueline Lambert

Trustee
Leo Cormier

Trustee
Robert L. Demers

Trustee
David G. Eastman

Trustee
Gerard L. Gaudreau

Trustee
Clifford B. Ham

Trustee
Robert N. Kendall

Trustee
John S. Terrill

Trustee
Stanley H. Thompson

Branches

DOVER
GRANITE STATE SAVINGS BANK
683 CENTRAL AVENUE
DOVER, NH 03820
742-6461

ROCHESTER
GRANITE STATE SAVINGS BANK
1 WAKEFIELD STREET
ROCHESTER, NH 03867
332-1206

ROLLINSFORD
GRANITE STATE SAVINGS BANK
FRONT STREET
ROLLINSFORD, NH 03869
742-8900

TILTON

IONA SAVINGS BANK
219 MAIN STREET
TILTON, NH 03276
286-4344
1870 Inc.

Chairman of the Board
George J. Falardeau

President/Treasurer
Harold E. Berlind

Assistant Vice President
Wayne C. Davis

Assistant Treasurer
Gloria E. Eastman

Trustee
Harold E. Berlind

Trustee
George J. Falardeau

Trustee
James B. Horman

Trustee
Roy L. Jordan

Trustee
Clement Levasseur

Trustee
Robert W. Marshall

Trustee
Francis J. Robinson

WALPOLE

SAVINGS BANK OF WALPOLE
WESTMINSTER STREET
WALPOLE, NH 03608
756-4771
1875 Inc.

Chairman of the Board
John A. Hubbard

President
Donald M. Given

Vice President
Warren G. Allen

Vice President
Donald J. Tisdale

Assistant Vice President
George A. Bousquet

Assistant Vice President
Edward T. McKenna

Treasurer
David M. Adams

Assistant Treasurer
Alice K. Howe

Trustee
Raymond J. Aumand

Trustee
William S. Fletcher

Trustee
John W. Galloway

Trustee
Donald M. Given

Trustee
Joseph J. Green

Trustee
George R. Harris

Trustee
John A. Hubbard

Trustee
Gregory J. Macri, Jr.

Trustee
Richard C. Prentiss

Trustee
Paul J. Sullivan

WOODSVILLE

THE WOODSVILLE GUARANTY SAVINGS BANK
63 CENTRAL STREET
WOODSVILLE, NH 03785
747-2735
1889 Inc.

Chairman of the Board
Harold J. Graham

Vice Chairman of the Board
Charles L. Butson

Vice President
Lawrence P. Corey

Treasurer
Robert F. Miller

Assistant Treasurer
Anthony L. Brainerd

Assistant Treasurer
Helen E. Clement

Assistant Treasurer
James E. Graham

Trustee
Chester R. Allen

Trustee
Charles L. Butson

Trustee
Francis X. Collins

Trustee
H. Russell Gould

Trustee
Harold J. Graham

Trustee
Richard G. McDanolds

Trustee
James J. Page

Trustee
J. Harvey Walker

Trustee
Walter O. Young

Branches

PIERMONT
THE WOODSVILLE GUARANTY SAVINGS BANK
RIVER ROAD
PIERMONT, NH 03779
272-4811

WARREN
THE WOODSVILLE GUARANTY SAVINGS BANK
JUNCTION ROUTES 25 & 25C
WARREN, NH 03279
764-5785

MONROE
THE WOODSVILLE GUARANTY SAVINGS BANK
ROUTE 135
MONROE, NH 03771
638-4171

ABSTRACTS OF THE ANNUAL REPORT

OF

MUTUAL AND GUARANTY SAVINGS BANKS

SHOWING

CONSOLIDATED REPORT OF CONDITION

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS,

DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

CERTAIN OTHER INFORMATION

CONSOLIDATED REPORT OF CONDITION	CLAREMONT	CONCORD	CONCORD	CONCORD	DOVER
	CLAREMONT SAVINGS BANK	CONCORD SAVINGS BANK	MERRIMACK COUNTY SAVINGS BANK	NEW HAMPSHIRE SAVINGS BANK	SEACOAST SAVINGS BANK
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	$ 4,512,823	$ 1,973,060	$ 1,068,409	$ 6,512,755	$ 1,284,260
2 U.S. Government obligations	3,435,453	25,407,862	8,379,381	5,435,720	2,371,168
3 U.S. Government agencies	2,228,315	6,901,844	2,151,626	11,043,893	650,566
4 State, county, municipal obligations	....	28,500	....	....	....
5 Other bonds, notes and debentures	6,384,058	2,253,034	3,201,990	20,089,814	1,607,593
6 Corporate stocks	2,125,536	1,642,138	3,002,388	14,755,065	448,122
7 Total securities	14,173,362	36,233,378	16,735,385	51,324,492	5,077,449
8 LESS: Premium and valuation reserves	....	....	....	....	....
9 Total securities net of premium and valuation reserves	14,173,362	36,233,378	16,735,385	51,324,492	5,077,449
10 Federal funds sold & loans & securities purchased under agreement to resell	....	900,000	2,150,000	4,375,376	735,343
11 Real estate loans	51,006,345	62,251,258	48,080,595	175,383,755	31,811,270
12 Other loans	9,983,689	8,683,285	3,527,058	35,688,839	8,516,766
13 Total loans	60,990,034	70,934,543	51,607,653	211,072,594	40,328,036
14 LESS: Allowance for possible loan losses	....	563,473	383,465	580,217	....
15 Net loans	60,990,034	70,371,070	51,224,188	210,492,377	40,328,036
16 Bank premises and other assets representing bank premises (net)	1,102,779	1,844,791	413,423	3,597,137	736,073
17 Leasehold improvements (net)	....	....	....	14,049	96,614
18 Furniture, fixtures and equipment (net)	299,904	426,122	145,242	1,786,134	107,407
19 Total fixed assets	1,402,683	2,270,913	558,665	5,397,320	940,094
20 Other real estate owned (net)	33,091	164,675	6,633	420,918	40,206
21 Investment in unconsolidated subsidiaries and other affiliates	....	....	....	30,425	....
22 Other assets	1,298,205	1,357,758	798,890	4,610,524	693,852
23 Total Assets	$82,410,198	$113,270,854	$72,542,170	$283,164,187	$49,099,240

LIABILITIES AND CAPITAL FUNDS					
24 Time/savings deposits	$72,746,106	$103,222,188	$63,419,434	$230,375,983	$43,641,201
25 Other deposits	366,527	121,662	....	883,573	38,657
26 Total deposits	73,112,633	103,343,850	63,419,434	231,259,556	43,679,858
27 Securities and loans sold under agreements to repurchase	646,689	671,317	653,590	2,885,075	....
28 Other borrowings	2,895,000	73,227	....	20,316,253	2,000,000
29 Other liabilities	431,475	711,849	955,555	2,586,236	288,751
30 Total liabilities	77,085,797	104,800,243	65,028,579	257,047,120	45,968,609
31 Minority interest in consolidated subsidiaries	....	....	....	....	....
32 Capital notes and debentures	....	....	....	....	400,000
33 Capital stock	....	....	....	....	....
34 Guaranty fund	3,686,000	5,325,000	3,504,000	12,000,000	2,195,000
35 Undivided profits	1,638,401	3,145,611	3,609,937	10,670,329	404,981
36 Reserve for bad debts	....	....	399,654	3,446,738	98,581
37 Reserve for contingencies and other capital reserves	....	....	....	....	32,069
38 Total capital funds	5,324,401	8,470,611	7,513,591	26,117,067	3,130,631
39 Total Liabilities and Capital Funds	$82,410,198	$113,270,854	$72,542,170	$283,164,187	$49,099,240
GENERAL INFORMATION					
40 Surety coverage	$1,000,000	$2,000,000	$1,500,000	$2,000,000	$650,000
41 Total compensation paid to officers and employees (including trustees' fees)	$596,886	$1,043,954	$557,050	$2,306,634	$524,840
PERIOD JANUARY 1, 1981 THROUGH DECEMBER 31, 1981					
42 Amount of interest paid to depositors	$6,904,470	$9,577,692	$6,184,460	$20,353,395	$3,831,516
43 Rate of dividends paid during period:					
44 Regular savings	5.50	5.50	5.50	5.50	5.50
45 Special notice	6.00	....	....	....	....
46 N.O.W.	5.25	5.25	5.25	5.25	5.25
47 Escrow funds	3.50	3.75	....	3.50	3.50
48 Clubs	5.50	5.50	5.50	2.75	5.50
49 Certificates of deposit	6.50-16.50	6.00-13.50	6.00-8.00	6.50-13.50	6.00-16.50
50 Money market certificates	11.09-16.104	11.09-16.104	11.09-16.104	12.698-14.215	11.09-16.104

CONSOLIDATED REPORT OF CONDITION	DOVER	FRANKLIN	GREENVILLE	HANOVER	KEENE
	STRAFFORD SAVINGS BANK	FRANKLIN SAVINGS BANK	MASON VILLAGE SAVINGS BANK	DARTMOUTH SAVINGS BANK	CHESHIRE COUNTY SAVINGS BANK
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	$ 3,901,663	$ 1,511,179	$ 622,391	$ 1,333,049	$ 7,154,950
2 U.S. Government obligations	9,652,300	2,798,749	793,737	6,609,880	4,631,831
3 U.S. Government agencies	5,461,454	1,720,342	632,306	2,754,078	6,565,736
4 State, county, municipal obligations	....	....	....	2,613,732	....
5 Other bonds, notes and debentures	1,660,642	2,596,466	972,639	81,094	5,378,878
6 Corporate stocks	3,669,218	1,796,729	445,842	4,168,099	4,770,116
7 Total securities	20,443,614	8,912,286	2,844,524	16,226,883	21,346,561
8 LESS: Premium and valuation reserves	....	....	....	....	....
9 Total securities net of premium and valuation reserves	20,443,614	8,912,286	2,844,524	16,226,883	21,346,561
10 Federal funds sold & loans & securities purchased under agreement to resell	2,350,000	2,550,000	125,000	1,200,000	5,233,564
11 Real estate loans	64,522,896	35,126,485	7,246,951	80,737,235	97,120,546
12 Other loans	2,082,985	5,369,367	1,238,539	9,288,262	15,116,113
13 Total loans	66,635,881	40,495,852	8,485,490	90,025,497	112,236,659
14 LESS: Allowance for possible loan losses	50,000	109,002	....	249,997	....
15 Net loans	66,585,881	40,386,850	8,485,490	89,775,500	112,236,659
16 Bank premises and other assets representing bank premises (net)	860,424	1,132,798	129,185	1,790,054	1,788,784
17 Leasehold improvements (net)	....	....	....	....	....
18 Furniture, fixtures & equipment (net)	149,777	260,706	74,109	375,498	263,254
19 Total fixed assets	1,010,201	1,393,504	203,294	2,165,552	2,052,038
20 Other real estate owned (net)	....	85,833	....	70,603	269,931
21 Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	58,778
22 Other assets	955,945	616,516	774	2,529,903	2,406,123
23 Total Assets	$95,247,304	$55,456,168	$12,281,473	$113,301,490	$150,758,604

LIABILITIES AND CAPITAL FUNDS					
24 Time/savings deposits	$83,834,279	$49,449,254	$11,269,795	$ 98,906,643	$138,475,986
25 Other deposits	31,343	150,002	7,075	57,423	455,597
26 Total deposits	83,865,622	49,599,256	11,276,870	98,964,066	138,931,583
27 Securities and loans sold under agreements to repurchase	....	617,362	....	1,850,197	....
28 Other borrowings	....	6,577	....	4,931,100	418,380
29 Other liabilities	853,561	217,165	23,003	687,928	570,384
30 Total liabilities	84,719,183	50,440,360	11,299,873	106,433,291	139,920,347
31 Minority interest in consolidated subsidiaries	....	....	....	....	....
32 Capital notes and debentures	....	....	....	....	....
33 Capital stock	....	....	....	....	....
34 Guaranty fund	4,400,000	2,500,000	595,000	5,550,000	6,900,000
35 Undivided profits	5,884,332	2,515,808	366,728	1,318,199	3,246,687
36 Reserve for bad debts	....	....	19,872	....	666,570
37 Reserve for contingencies and other capital reserves	243,789	....	....	....	25,000
38 Total capital funds	10,528,121	5,015,808	981,600	6,868,199	10,838,257
39 Total Liabilities and Capital Funds	$95,247,304	$55,456,168	$12,281,473	$113,301,490	$150,758,604
GENERAL INFORMATION					
40 Surety coverage	$1,000,000	$600,000	$350,000	$2,000,000	$2,000,000
41 Total compensation paid to officers and employees (including trustees' fees)	$505,534	$460,005	$161,342	$850,462	$1,013,960
PERIOD JANUARY 1, 1981 THROUGH DECEMBER 31, 1981					
42 Amount of interest paid to depositors	$7,978,670	$4,432,219	$919,114	$10,190,403	$12,854,543
43 Rate of dividends paid during period:					
44 Regular savings	5.50	5.50	5.50	5.50	5.50
45 Special notice	....	6.00	....	....	6.00
46 N.O.W.	5.25	5.25	5.25	5.25	5.25
47 Escrow funds	4.50	3.50	3.75	3.50	4.00
48 Clubs	5.25	4.00	4.00	....	....
49 Certificates of deposit	6.00-16.50	6.50-16.55	6.25-15.00	6.00-16.55	6.50-16.55
50 Money market certificates	11.274-16.104	11.09-16.10	11.00-15.00	11.09-16.104	11.09-16.104

	CONSOLIDATED REPORT OF CONDITION	KEENE	LACONIA	LANCASTER	LEBANON	LITTLETON
		KEENE SAVINGS BANK	LACONIA SAVINGS BANK	THE SIWOOGANOCK GUARANTY SAVINGS BANK	MASCOMA SAVINGS BANK	THE SAVER'S BANK A MUTUAL SAVINGS BANK
	ASSETS (CENTS OMITTED)					
1	Cash and due from banks	$ 3,101,379	$ 4,191,805	$ 4,266,778	$ 2,115,225	$ 3,485,058
2	U.S. Government obligations	3,982,596	5,851,090	3,445,582	1,849,441	972,000
3	U.S. Government agencies	2,718,957	4,386,322	815,075	3,200,000	5,167,726
4	State, county, municipal obligations	....	653,651	352,820	....	....
5	Other bonds, notes and debentures	4,939,765	6,556,537	1,975,303	32,089	1,853,016
6	Corporate stocks	971,189	6,710,815	2,081,591	2,185,793	3,407,178
7	Total securities	12,612,507	24,158,415	8,670,371	7,267,323	11,399,920
8	LESS: Premium and valuation reserves	....	....	....	....	....
9	Total securities net of premium and valuation reserves	12,612,507	24,158,415	8,670,371	7,267,323	11,399,920
10	Federal funds sold & loans & securities purchased under agreement to resell	1,150,000	2,200,000	575,000	400,000	500,000
11	Real estate loans	43,156,609	76,608,166	10,632,299	48,532,525	68,323,346
12	Other loans	3,602,195	8,315,985	2,797,652	10,285,591	14,916,078
13	Total loans	46,758,804	84,924,151	13,429,951	58,818,116	83,239,424
14	LESS: Allowance for possible loan losses	....	439,752	....	154,876	20,000
15	Net loans	46,758,804	84,484,399	13,429,951	58,663,240	83,219,424
16	Bank premises and other assets representing bank premises (net)	1,670,320	1,283,512	....	1,176,928	1,954,334
17	Leasehold improvements (net)	....	....	....	12,453	....
18	Furniture, fixtures & equipment (net)	234,933	231,072	65,968	219,068	396,044
19	Total fixed assets	1,905,253	1,514,584	65,968	1,408,449	2,350,378
20	Other real estate owned (net)	87,950	54,710	24,942	36,418	119,316
21	Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....
22	Other assets	847,632	1,020,867	285,969	1,061,023	1,314,475
23	Total Assets	$66,463,525	$117,624,780	$27,318,979	$70,951,678	$102,388,571

LIABILITIES AND CAPITAL FUNDS					
24 Time/savings deposits	$60,714,955	$101,324,848	$24,360,320	$63,767,744	$ 85,054,056
25 Other deposits	210,179	111,539	5,897	128,610	124,145
26 Total deposits	60,925,134	101,436,387	24,366,217	63,896,354	85,178,201
27 Securities and loans sold under agreements to repurchase	722,100	....	....	....	2,544,285
28 Other borrowings	....	497,413	....	....	3,290,743
29 Other liabilities	833,268	990,018	51,703	889,902	1,308,696
30 Total liabilities	62,480,502	102,923,818	24,417,920	64,786,256	92,321,925
31 Minority interest in consolidated subsidiaries	....	....	....	....	....
32 Capital notes and debentures	....	....	....	....	....
33 Capital stock	....	....	....	....	....
34 Guaranty fund	2,975,500	5,500,000	1,500,000	3,300,000	4,325,000
35 Undivided profits	1,007,523	8,550,962	1,263,588	2,865,422	2,876,816
36 Reserve for bad debts	....	....	136,971	....	2,864,830
37 Reserve for contingencies and other capital reserves	....	650,000	500	....	....
38 Total capital funds	3,983,023	14,700,962	2,901,059	6,165,422	10,066,646
39 Total Liabilities and Capital Funds	$66,463,525	$117,624,780	$27,318,979	$70,951,678	$102,388,571
GENERAL INFORMATION					
40 Surety coverage	$1,000,000	$1,000,000	$460,000	$750,000	$950,000
41 Total compensation paid to officers and employees (including trustees' fees)	$474,359	$10,020,038	$193,074	$575,590	$745,156
PERIOD JANUARY 1, 1981 THROUGH DECEMBER 31, 1981					
42 Amount of interest paid to depositors	$5,670,976	....	$2,047,294	$6,006,764	$8,125,910
43 Rate of dividends paid during period:					
44 Regular savings	5.50	5.50	5.50	5.50	5.50
45 Special notice	6.00	....	....	6.00	6.00
46 N.O.W.	5.25	5.50	4.25	5.25	5.25
47 Escrow funds	3.50	3.50	....	3.75	3.50
48 Clubs	5.00	5.50	5.50	2.00	2.50
49 Certificates of deposit	6.50-16.55	6.50-16.55	6.00-16.00	6.50-16.55	6.50-8.00
50 Money market certificates	11.09-16.104	11.09-16.104	10.00-16.00	7.75-15.70	7.75-16.55

	CONSOLIDATED REPORT OF CONDITION	MANCHESTER	MANCHESTER	MEREDITH	NEWPORT	PETERBOROUGH
		AMOSKEAG SAVINGS BANK	THE MERCHANTS SAVINGS BANK OF MANCHESTER, N.H.	MEREDITH VILLAGE SAVINGS BANK	SUGAR RIVER SAVINGS BANK	PETERBOROUGH SAVINGS BANK
	ASSETS (CENTS OMITT					
1	Cash and due from banks	$ 23,658,615	$ 8,206,491	$ 3,291,771	$ 913,211	$ 2,846,344
2	U.S. Government obligations	40,403,187	7,571,806	4,373,941	2,645,884	11,948,997
3	U.S. Government agencies	6,922,637	9,155,863	3,024,060	604,414	2,313,312
4	State, county, municipal obligations	270,546	288,951	5,000	....	....
5	Other bonds, notes and debentures	21,040,654	4,942,810	3,274,832	1,194,578	1,642,156
6	Corporate stocks	18,775,664	2,223,845	1,497,573	4,337,371	3,240,102
7	Total securities	87,412,688	24,183,275	12,175,406	8,782,247	19,144,567
8	LESS: Premium and valuation reserves	....	....	....	....	....
9	Total securities net of premium and valuation reserves	87,412,688	24,183,275	12,175,406	8,782,247	19,144,567
10	Federal funds sold & loans & securities purchased under agreement to resell	8,126,158	....	1,550,000	3,048,227	6,102,680
11	Real estate loans	267,867,456	255,220,969	52,685,114	44,907,228	74,431,820
12	Other loans	72,457,013	36,778,458	7,169,643	8,703,693	9,090,536
13	Total loans	340,324,469	291,999,427	59,854,757	53,610,921	83,522,356
14	LESS: Allowance for possible loan losses	774,041	409,475	118,580	84,190	213,510
15	Net loans	339,550,428	291,589,952	59,736,177	53,526,731	83,308,846
16	Bank premises and other assets representing bank premises (net)	14,778,789	2,526,711	1,151,728	1,977,551	1,675,374
17	Leasehold improvements (net)	121,541	1,285,036	....	....	24,271
18	Furniture, fixtures & equipment (net)	1,431,394	1,919,432	220,788	194,774	476,086
19	Total fixed assets	16,331,724	5,731,179	1,372,516	2,172,325	2,175,731
20	Other real estate owned (net)	17,067	145,969	14,907	27,950	1,051,637
21	Investment in unconsolidated subsidiaries and other affiliates	152,979	73,632	....	....	....
22	Other assets	7,042,326	5,101,921	859,612	581,121	1,266,479
23	Total Assets	$482,291,985	$335,032,419	$79,000,389	$69,051,812	$115,896,284

LIABILITIES AND CAPITAL FUNDS					
24 Time/savings deposits	$413,967,700	$281,179,805	$71,265,564	$61,850,401	$103,837,027
25 Other deposits	2,060,254	1,041,171	31,600	94,038	29,207
26 Total deposits	416,027,954	282,220,976	71,297,164	61,944,439	103,866,234
27 Securities and loans sold under agreements to repurchase	....	1,817,437	1,160,921	834,627	1,322,799
28 Other borrowings	13,499,922	27,355,326	....	....	....
29 Other liabilities	2,975,811	4,457,165	789,937	369,065	1,040,505
30 Total liabilities	432,503,687	315,850,904	73,248,022	63,148,131	106,229,538
31 Minority interest in consolidated subsidiaries	....	....	....	....	....
32 Capital notes and debentures	....	....	....	....	....
33 Capital stock	....	....	....	....	....
34 Guaranty fund	21,200,000	14,163,810	3,650,000	3,437,348	5,600,000
35 Undivided profits	26,746,400	4,607,907	2,102,367	2,466,333	4,066,746
36 Reserve for bad debts	....	409,798	....	....	....
37 Reserve for contingencies and other capital reserves	1,841,898	....	....	....	....
38 Total capital funds	49,788,298	19,181,515	5,752,367	5,903,681	9,666,746
39 Total Liabilities and Capital Funds	$482,291,985	$335,032,419	$79,000,389	$69,051,812	$115,896,284
GENERAL INFORMATION					
40 Surety coverage	$1,500,000	$2,250,000	$1,000,000	$1,000,000	$900,000
41 Total compensation paid to officers and employees (including trustees' fees)	$2,631,803	$2,780,646	$550,829	$539,313	$814,599
PERIOD JANUARY 1, 1981 THROUGH DECEMBER 31, 1981					
42 Amount of interest paid to depositors	$40,834,804	$27,750,776	$6,943,774	$6,013,513	$9,669,023
43 Rate of dividends paid during period:					
44 Regular savings	5.50	5.50	5.50	5.50	5.50
45 Special notice	....	6.00	6.00	6.00	....
46 N.O.W.	5.25	5.25	5.25	5.25	5.25
47 Escrow funds	4.00	3.50	3.50	3.50	3.50
48 Clubs	....	5.25	5.00	5.50	2.00
49 Certificates of deposit	6.00-17.00	6.00-17.25	7.50-15.90	6.50-16.55	5.75-8.00
50 Money market certificates	10.95-16.104	11.09-16.104	11.09-16.104	11.09-16.104	8.34-16.55

CONSOLIDATED REPORT OF CONDITION	PLYMOUTH	PORTSMOUTH	PORTSMOUTH	PORTSMOUTH	ROCHESTER
	PLYMOUTH GUARANTY SAVINGS BANK	PISCATAQUA SAVINGS BANK	PORTSMOUTH SAVINGS BANK	PORTSMOUTH TRUST COMPANY	ROCHESTER SAVINGS BANK AND TRUST COMPANY
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	$ 899,733	$ 3,440,132	$ 4,162,120	$ 800,385	$ 1,461,143
2 U.S. Government obligations	599,667	2,766,374	4,712,197	3,725,260	6,777,048
3 U.S. Government agencies	3,222,640	1,861,835	1,133,783	551,660	7,990,187
4 State, county, municipal obligations	145,580	1,740	1,287,416	....	13,846,098
5 Other bonds, notes and debentures	2,185,265	5,227,258	3,639,870	3,245,329	686,038
6 Corporate stocks	6,095,813	881,028	7,682,781	1,176,908	3,162,662
7 Total securities	12,248,965	10,738,235	18,456,047	8,699,157	32,462,033
8 LESS: Premium and valuation reserves	....	....	....	....	....
9 Total securities net of premium and valuation reserves	12,248,965	10,738,235	18,456,047	8,699,157	32,462,033
10 Federal funds sold & loans & securities purchased under agreement to resell	400,000	1,550,000	37,489,929	1,600,000	1,050,000
11 Real estate loans	44,141,532	30,837,894	81,062,195	39,401,400	73,603,010
12 Other loans	3,560,932	2,898,582	8,758,159	3,856,889	8,920,418
13 Total loans	47,702,464	33,736,476	89,820,354	43,258,289	82,523,428
14 LESS: Allowance for possible loan losses	515,095	86,255	....	40,131	395,734
15 Net loans	47,187,369	33,650,221	89,820,354	43,218,158	82,127,694
16 Bank premises and other assets representing bank premises (net)	2,133,555	654,721	1,948,334	992,328	628,744
17 Leasehold improvements (net)	....	....	....	....	167,805
18 Furniture, fixtures & equipment (net)	391,681	116,828	386,809	108,167	261,465
19 Total fixed assets	2,525,236	771,549	2,335,143	1,100,495	1,058,014
20 Other real estate owned (net)	136,783	....	....	....	139,902
21 Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....
22 Other assets	16,126	643,989	904,592	770,443	1,548,838
23 Total Assets	$63,414,212	$50,794,126	$153,168,185	$56,188,638	$119,847,624

LIABILITIES AND CAPITAL FUNDS					
24 Time/savings deposits	$56,158,955	$47,002,948	$138,750,071	$51,285,121	$109,490,553
25 Other deposits	....	43,747	197,011	139,752	508,505
26 Total deposits	56,158,955	47,046,695	138,947,082	51,424,873	109,999,058
27 Securities and loans sold under agreements to repurchase	499,851	....	....	....	....
28 Other borrowings	....	....	....	....	....
29 Other liabilities	29,281	447,946	448,806	706,474	1,014,221
30 Total liabilities	56,688,087	47,494,641	139,395,888	52,131,347	111,013,279
31 Minority interest in consolidated subsidiaries	....	....	....	....	....
32 Capital notes and debentures	....	....	....	....	....
33 Capital stock	400,000	....	....	300,000	600,000
34 Guaranty fund	2,600,000	2,380,000	7,050,000	2,322,500	4,950,000
35 Undivided profits	3,726,125	919,485	5,874,892	1,199,847	3,046,253
36 Reserve for bad debts	....	....	838,405	234,944	238,092
37 Reserve for contingencies and other capital reserves	....	....	9,000	....	....
38 Total capital funds	6,726,125	3,299,485	13,772,297	4,057,291	8,834,345
39 Total Liabilities and Capital Funds	$63,414,212	$50,794,126	$153,168,185	$56,188,638	$119,847,624
GENERAL INFORMATION					
40 Surety coverage	$700,000	$800,000	$2,000,000	$700,000	$1,200,000
41 Total compensation paid to officers and employees (including trustees' fees)	$459,618	$272,063	$851,462	$324,760	$731,497
PERIOD JANUARY 1, 1981 THROUGH DECEMBER 31, 1981					
42 Amount of interest paid to depositors	$5,073,927	$4,494,344	$13,070,873	$5,102,879	$10,129,356
43 Rate of dividends paid during period:					
44 Regular savings	5.50	5.50	5.50	5.50	5.50
45 Special notice	....	6.00	6.00	6.00	....
46 N.O.W.	5.25	5.25	5.25	5.25	5.25
47 Escrow funds	....	5.25	3.50	5.00	3.50
48 Clubs	5.50	5.25	....	5.25	....
49 Certificates of deposit	6.50-16.50	6.50-16.55	6.50-16.55	6.50-14.50	6.50-16.50
50 Money market certificates	11.09-16.104	11.09-16.104	7.75-16.104	11.09-16.104	11.09-16.1208

	CONSOLIDATED REPORT OF CONDITION	SALEM	SOMERSWORTH	TILTON	WALPOLE	WOODSVILLE
		BANKEAST GUARANTY SAVINGS BANK	GRANITE STATE SAVINGS BANK	IONA SAVINGS BANK	SAVINGS BANK OF WALPOLE	THE WOODSVILLE GUARANTY SAVINGS BANK
	ASSETS (CENTS OMITTED)					
1	Cash and due from banks	$ 1,803,299	$ 2,146,718	$ 556,810	$ 1,229,441	$ 2,166,866
2	U.S. Government obligations	1,126,308	11,508,662	1,488,034	5,898,105	4,189,484
3	U.S. Government agencies	3,744,721	10,012,925	1,700,293	1,200,669	4,246,173
4	State, county, municipal obligations	....	....	....	....	....
5	Other bonds, notes and debentures	....	5,003,064	185,851	2,309,939	1,498,186
6	Corporate stocks	....	3,066,247	123,379	1,337,775	959,112
7	Total securities	4,871,029	29,590,898	3,497,557	10,746,488	10,892,955
8	LESS: Premium and valuation reserves	....	45,414	....	....	....
9	Total securities net of premium and valuation reserves	4,871,029	29,545,484	3,497,557	10,746,488	10,892,955
10	Federal funds sold & loans & securities purchased under agreement to resell	700,000	2,173,292	500,000	1,350,000	2,361,000
11	Real estate loans	7,011,758	59,693,928	6,703,418	38,435,052	10,262,768
12	Other loans	580,580	8,797,317	956,284	7,139,491	3,165,727
13	Total loans	7,592,338	68,491,245	7,659,702	45,574,543	13,428,495
14	LESS: Allowance for possible loan losses	50,000	284,950	....	....	124,097
15	Net loans	7,542,338	68,206,295	7,659,702	45,574,543	13,304,398
16	Bank premises and other assets representing bank premises (net)	476,802	2,312,685	90,185	366,229	417,958
17	Leasehold improvements (net)	....	....	....	96,084	....
18	Furniture, fixtures & equipment (net)	147,047	483,323	50,896	58,088	214,172
19	Total fixed assets	623,849	2,796,008	141,081	520,401	632,130
20	Other real estate owned (net)	41,210	231,559	46,683	124,849	....
21	Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....
22	Other assets	256,527	1,840,236	177,132	659,463	392,515
23	Total Assets	$15,838,252	$106,939,592	$12,578,965	$60,205,185	$29,749,864

LIABILITIES AND CAPITAL FUNDS					
24 Time/savings deposits	$14,643,578	$ 95,394,059	$11,514,894	$55,394,885	$27,228,208
25 Other deposits	36,180	209,059	5,182	62,374	5,213
26 Total deposits	14,679,758	95,603,118	11,520,076	55,457,259	27,233,421
27 Securities and loans sold under agreements to repurchase	....	....	....	....	271,844
28 Other borrowings	....	3,708,100	....	....	....
29 Other liabilities	74,438	827,380	39,473	568,593	133,142
30 Total liabilities	14,754,196	100,138,598	11,559,549	56,025,852	27,638,407
31 Minority interest in consolidated subsidiaries	....	....	....	....	....
32 Capital notes and debentures	....	....	319,638	....	....
33 Capital stock	320,000	....	....	....	168,000
34 Guaranty fund	463,987	4,850,000	580,000	2,810,000	1,193,000
35 Undivided profits	300,069	1,950,994	119,778	572,195	750,457
36 Reserve for bad debts	....	....	....	797,138	....
37 Reserve for contingencies and other capital reserves	....	....	....	....	....
38 Total capital funds	1,084,056	6,800,994	1,019,416	4,179,333	2,111,457
39 Total Liabilities and Capital Funds	$15,838,252	$106,939,592	$12,578,965	$60,205,185	$29,749,864
GENERAL INFORMATION					
40 Surety coverage	$5,000,000	$1,000,000	$300,000	$1,000,000	$500,000
41 Total compensation paid to officers and employees (including trustees' fees)	$146,420	$777,506	$109,775	$331,236	$242,026
PERIOD JANUARY 1, 1981 THROUGH DECEMBER 31, 1981					
42 Amount of interest paid to depositors	$1,374,717	$9,001,227	$1,019,416	$4,985,140	$2,333,337
43 Rate of dividends paid during period:					
44 Regular savings	5.50	5.50	5.50	5.50	5.50
45 Special notice	5.75	....	6.00	....	6.00
46 N.O.W.	5.00	5.25	5.25	5.25	5.25
47 Escrow funds	5.00	3.25	3.50	3.50	....
48 Clubs	5.50	5.00	....	....	5.00
49 Certificates of deposit	6.75-16.00	6.50-12.00	6.50-16.50	6.00-16.50	6.50-16.00
50 Money market certificates	7.75-15.50	11.09-16.104	11.09-16.104	7.50-16.00	10.951-16.104

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	CLAREMONT	CONCORD	CONCORD	CONCORD	DOVER
	CLAREMONT SAVINGS BANK	CONCORD SAVINGS BANK	MERRIMACK COUNTY SAVINGS BANK	NEW HAMPSHIRE SAVINGS BANK	SEACOAST SAVINGS BANK
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$6,496,201	$ 7,336,828	$5,340,434	$23,345,771	$4,235,560
2 Interest and dividends on securities	1,769,363	3,719,946	1,717,875	5,696,449	485,624
3 Commissions, collections, exchange and service charges	70,996	73,668	24,929	196,925	72,045
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	318,906	382,207	218,649	1,156,301	336,834
5 Other operating earnings	329,419	222,516	179,880	110,481	22,761
6 Total Operating Earnings	8,984,885	11,735,165	7,481,767	30,505,927	5,152,824
OPERATING EXPENSES:					
7 Salaries, wages and fees	596,886	1,043,954	557,050	2,306,634	524,840
8 Employee benefits	147,785	239,815	155,620	439,256	105,980
9 Net occupancy expense of bank premises	159,327	238,801	102,015	643,890	140,820
10 Interest on capital notes and debentures	....	....	....	....	28,000
11 Interest on borrowings and related liabilities	354,268	39,327	43,514	2,217,872	203,256
12 Furniture and equipment expense	68,580	185,744	32,296	414,416	67,254
13 Provision for possible loan losses (or actual net loan losses)	....	43,691	6,259	120,000	3,306
14 Other operating expenses	473,748	531,334	371,446	2,349,770	421,643
15 Total Operating Expenses	1,800,594	2,322,666	1,268,200	8,491,838	1,495,099

16	NET OPERATING EARNINGS BEFORE TAXES	7,184,291	9,412,499	6,213,567	22,014,089	3,657,725
17	LESS: Applicable income taxes	47,058	....	....	....	(33,200)
18	NET OPERATING EARNINGS AFTER TAXES	7,137,233	9,412,499	6,213,567	22,014,089	3,690,925
19	INTEREST AND DIVIDENDS ON DEPOSITS	6,904,470	9,577,692	6,184,460	20,353,395	3,831,516
20	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	232,763	(165,193)	29,107	1,660,694	(140,591)
	NON-OPERATING (CHARGES)/CREDITS:					
21	Net gains/(losses) on securities	(9,460)	139,790	(150,298)	(319,387)	33,454
22	Other net non-operating (charges)/credits	....	(32,709)	109,664	(1,301,676)	13,837
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(9,460)	107,081	(40,634)	(1,621,063)	47,291
24	NET INCOME	223,303	(58,112)	(11,527)	39,631	(93,300)
25	DIVIDENDS PAID ON CAPITAL STOCK	....	....	....	....	....
26	NET INCOME AFTER DIVIDENDS	223,303	(58,112)	(11,527)	39,631	(93,300)
27	OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
28	OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
29	NET CHANGE FOR PERIOD	223,303	(58,112)	(11,527)	39,631	(93,300)
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	5,101,098	8,528,723	7,525,118	26,077,436	3,223,931
31	CAPITAL ACCOUNT AT END OF PERIOD	$5,324,401	$ 8,470,611	$7,513,591	$26,117,067	$3,130,631

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	DOVER	FRANKLIN	GREENVILLE	HANOVER	KEENE
	STRAFFORD SAVINGS BANK	FRANKLIN SAVINGS BANK	MASON VILLAGE SAVINGS BANK	DARTMOUTH SAVINGS BANK	CHESHIRE COUNTY SAVINGS BANK
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$ 6,465,601	$4,492,940	$ 884,916	$ 9,686,900	$11,405,243
2 Interest and dividends on securities	2,071,293	889,571	300,225	2,135,425	2,143,824
3 Commissions, collections, exchange and service charges	144,678	43,131	25,816	188,803	85,747
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	455,747	363,583	35,160	91,708	920,449
5 Other operating earnings	322,025	235,270	....	262,324	670,710
6 Total Operating Earnings	9,459,344	6,024,495	1,246,117	12,365,160	15,225,973
OPERATING EXPENSES:					
7 Salaries, wages and fees	505,534	460,005	161,342	850,462	1,013,960
8 Employee benefits	102,698	163,718	25,842	211,926	238,469
9 Net occupancy expense of bank premises	73,424	310,467	25,184	215,537	230,262
10 Interest on capital notes and debentures	....	....	....	....	....
11 Interest on borrowings and related liabilities	524	847	....	738,322	11,151
12 Furniture and equipment expense	55,916	68,859	13,912	141,493	284,314
13 Provision for possible loan losses (or actual net loan losses)	....	26,618	....	792,566	(27,019)
14 Other operating expenses	508,662	281,944	97,462	905,214	696,458
15 Total Operating Expenses	1,246,758	1,312,458	323,742	3,855,520	2,447,595

16	NET OPERATING EARNINGS BEFORE TAXES	8,212,586	4,712,037	922,375	8,509,640	12,778,378
17	LESS: Applicable income taxes	46,217	138,700	....	(539,600)	(96,269)
18	NET OPERATING EARNINGS AFTER TAXES	8,166,369	4,573,337	922,375	9,049,240	12,874,647
19	INTEREST AND DIVIDENDS ON DEPOSITS	7,978,670	4,432,219	919,114	10,190,403	12,854,543
20	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	187,699	141,118	3,261	(1,141,163)	20,104
	NON-OPERATING (CHARGES)/CREDITS:					
21	Net gains/(losses) on securities	1,329	46,304	(11,685)	462,458	137,344
22	Other net non-operating (charges)/credits	(8,216)	(4,841)	9,274	(358,414)	(11,470)
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(6,887)	41,463	(2,411)	104,044	125,874
24	NET INCOME	180,812	182,581	850	(1,037,119)	145,978
25	DIVIDENDS PAID ON CAPITAL STOCK	....	....	....	....	....
26	NET INCOME AFTER DIVIDENDS	180,812	182,581	850	(1,037,119)	145,978
27	OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
28	OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
29	NET CHANGE FOR PERIOD	180,812	182,581	850	(1,037,119)	145,978
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	10,347,309	4,833,227	980,750	7,905,318	10,692,279
31	CAPITAL ACCOUNT AT END OF PERIOD	$10,528,121	$5,015,808	$ 981,600	$ 6,868,199	$10,838,257

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	KEENE	LACONIA	LANCASTER	LEBANON	LITTLETON
	KEENE SAVINGS BANK	LACONIA SAVINGS BANK	THE SIWOOGANOCK GUARANTY SAVINGS BANK	MASCOMA SAVINGS BANK	THE SAVER'S BANK A MUTUAL SAVINGS BANK
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$4,838,840	$ 9,105,341	$1,311,808	$6,520,349	$ 8,561,963
2 Interest and dividends on securities	1,489,413	2,096,529	969,661	774,585	1,175,556
3 Commissions, collections, exchange and service charges	59,860	58,300	10,326	103,611	150,539
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	251,060	401,242	99,258	374,674	95,194
5 Other operating earnings	37,784	656,179	520,147	40,792	334,370
6 Total Operating Earnings	6,676,957	12,317,591	2,911,200	7,814,011	10,317,622
OPERATING EXPENSES:					
7 Salaries, wages and fees	474,359	607,641	193,074	575,590	745,156
8 Employee benefits	89,260	130,201	30,566	109,018	121,936
9 Net occupancy expense of bank premises	224,273	121,340	40,183	105,595	273,451
10 Interest on capital notes and debentures	....	....	....	....	....
11 Interest on borrowings and related liabilities	79,490	5,638	....	....	305,664
12 Furniture and equipment expense	88,658	100,596	28,835	96,073	133,931
13 Provision for possible loan losses (or actual net loan losses)	33,620	60,000	16,897	14,400	14,922
14 Other operating expenses	385,069	419,012	152,827	402,625	826,385
15 Total Operating Expenses	1,374,729	1,444,428	462,382	1,303,301	2,421,445

16 NET OPERATING EARNINGS BEFORE TAXES	5,302,228	10,873,163	2,448,818	6,510,710	7,896,177
17 LESS: Applicable income taxes	....	271,401	38,652	146,432	139,453
18 NET OPERATING EARNINGS AFTER TAXES	5,302,228	10,601,762	2,410,166	6,364,278	7,756,724
19 INTEREST AND DIVIDENDS ON DEPOSITS	5,670,976	10,020,038	2,047,294	6,006,764	8,125,910
20 NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	(368,748)	581,724	362,872	357,514	(369,186)
NON-OPERATING (CHARGES)/CREDITS:					
21 Net gains/(losses) on securities	(145,884)	175,998	25,207	18,803	656,851
22 Other net non-operating (charges)/credits	112,564	(5,100)	(485)	18,287	178,051
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(33,320)	170,898	24,722	37,090	834,902
24 NET INCOME	(402,068)	752,622	387,594	394,604	465,716
25 DIVIDENDS PAID ON CAPITAL STOCK	....	....	105,600	....	....
26 NET INCOME AFTER DIVIDENDS	(402,068)	752,622	281,994	394,604	465,716
27 OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
28 OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
29 NET CHANGE FOR PERIOD	(402,068)	752,622	281,994	394,604	465,716
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	4,385,091	13,948,340	2,619,065	5,770,818	9,600,930
31 CAPITAL ACCOUNT AT END OF PERIOD	$3,983,023	$14,700,962	$2,901,059	$6,165,422	$10,066,646

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	MANCHESTER	MANCHESTER	MEREDITH	NEWPORT	PETERBOROUGH
	AMOSKEAG SAVINGS BANK	THE MERCHANTS SAVINGS BANK OF MANCHESTER, N.H.	MEREDITH VILLAGE SAVINGS BANK	SUGAR RIVER SAVINGS BANK	PETERBOROUGH SAVINGS BANK
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$32,743,677	$33,102,650	$6,634,140	$5,643,148	$ 8,749,503
2 Interest and dividends on securities	12,141,777	3,198,434	1,168,007	759,469	2,148,662
3 Commissions, collections, exchange and service charges	274,811	320,489	40,742	64,519	125,928
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	2,689,796	359,815	230,898	396,914	216,902
5 Other operating earnings	123,114	611,223	183,768	263,532	455,224
6 Total Operating Earnings	47,973,175	37,592,611	8,257,555	7,127,582	11,696,219
OPERATING EXPENSES:					
7 Salaries, wages and fees	2,631,803	2,780,646	550,829	539,313	814,599
8 Employee benefits	574,587	628,046	123,011	126,686	199,847
9 Net occupancy expense of bank premises	1,209,149	864,831	126,131	153,239	192,278
10 Interest on capital notes and debentures	....	43,750	....	....	....
11 Interest on borrowings and related liabilities	1,160,259	3,192,912	....	18,491	45,664
12 Furniture and equipment expense	360,718	650,485	99,832	94,080	119,029
13 Provision for possible loan losses (or actual net loan losses)	43,000	....	25,668	209,681	57,067
14 Other operating expenses	2,900,069	2,726,280	424,303	500,950	588,660
15 Total Operating Expenses	8,879,585	10,886,950	1,349,774	1,642,440	2,017,144

16	NET OPERATING EARNINGS BEFORE TAXES	39,093,590	26,705,661	6,907,781	5,485,142	9,679,075
17	LESS: Applicable income taxes	(140,979)	(450,000)	5,194	....	(185,255)
18	NET OPERATING EARNINGS AFTER TAXES	39,234,569	27,155,661	6,902,587	5,485,142	9,864,330
19	INTEREST AND DIVIDENDS ON DEPOSITS	40,834,804	27,750,776	6,943,774	6,013,513	9,669,023
20	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	(1,600,235)	(595,115)	(41,187)	(528,371)	195,307
	NON-OPERATING (CHARGES)/CREDITS:					
21	Net gains/(losses) on securities	2,512,063	158,024	47,684	379,226	(386,763)
22	Other net non-operating (charges)/credits	(119,448)	(876,117)	(23,587)	199,009	72,663
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	2,392,615	(718,093)	24,097	578,235	(314,100)
24	NET INCOME	792,380	(1,313,208)	(17,090)	49,864	(118,793)
25	DIVIDENDS PAID ON CAPITAL STOCK	....	....	....	....	....
26	NET INCOME AFTER DIVIDENDS	792,380	(1,313,208)	(17,090)	49,864	(118,793)
27	OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
28	OTHER DECREASES IN CAPITAL ACCOUNTS	....	3,000,000	....	....	....
29	NET CHANGE FOR PERIOD	792,380	(4,313,208)	(17,090)	49,864	(118,793)
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	48,995,918	23,494,723	5,769,457	5,853,817	9,785,539
31	CAPITAL ACCOUNT AT END OF PERIOD	$49,788,298	$19,181,515	$5,752,367	$5,903,681	$ 9,666,746

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	PLYMOUTH	PORTSMOUTH	PORTSMOUTH	PORTSMOUTH	ROCHESTER
	PLYMOUTH SAVINGS BANK	PISCATAQUA SAVINGS BANK	PORTSMOUTH SAVINGS BANK	PORTSMOUTH TRUST COMPANY	ROCHESTER SAVINGS BANK AND TRUST COMPANY
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$4,952,421	$3,674,650	$ 9,083,955	$4,614,226	$ 8,381,270
2 Interest and dividends on securities	1,237,203	1,026,364	1,745,661	954,921	3,220,933
3 Commissions, collections, exchange and service charges	54,393	25,040	100,697	15,331	252,848
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	155,581	521,644	5,291,027	158,807	360,532
5 Other operating earnings	24,818	275,582	466,417	364,586	192,827
6 Total Operating Earnings	6,424,416	5,523,280	16,687,757	6,107,871	12,408,410
OPERATING EXPENSES:					
7 Salaries, wages and fees	459,618	272,063	851,462	324,760	731,497
8 Employee benefits	118,627	43,207	130,571	60,457	126,037
9 Net occupancy expense of bank premises	198,024	93,203	240,566	89,671	127,384
10 Interest on capital notes and debentures	....	....	....	....	....
11 Interest on borrowings and related liabilities	12,323	....	....	....	....
12 Furniture and equipment expense	113,390	47,573	195,630	46,409	272,054
13 Provision for possible loan losses (or actual net loan losses)	52,310	....	....	1,298	56,052
14 Other operating expenses	347,416	304,715	910,727	312,820	661,168
15 Total Operating Expenses	1,301,708	760,761	2,328,956	835,415	1,974,192

16	NET OPERATING EARNINGS BEFORE TAXES	5,122,708	4,762,519	14,358,801	5,272,456	10,434,218
17	LESS: Applicable income taxes	3,271	....	64,500	....	(358,526)
18	NET OPERATING EARNINGS AFTER TAXES	5,119,437	4,762,519	14,294,301	5,272,456	10,792,744
19	INTEREST AND DIVIDENDS ON DEPOSITS	5,073,927	4,494,344	13,070,873	5,102,879	10,129,356
20	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	45,510	268,175	1,223,428	169,577	663,388
	NON-OPERATING (CHARGES)/CREDITS:					
21	Net gains/(losses) on securities	347,037	(145,210)	(186,438)	(97,243)	174,740
22	Other net non-operating (charges)/credits	....	(225,455)	(20,232)	99,677	....
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	347,037	(370,665)	(206,670)	2,434	174,740
24	NET INCOME	392,547	(102,490)	1,016,758	172,011	838,128
25	DIVIDENDS PAID ON CAPITAL STOCK	92,000	....	....	30,000	367,200
26	NET INCOME AFTER DIVIDENDS	300,547	(102,490)	1,016,758	142,011	470,928
27	OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
28	OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
29	NET CHANGE FOR PERIOD	300,547	(102,490)	1,016,758	142,011	470,928
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	6,425,578	3,401,974	12,755,539	3,915,280	8,363,418
31	CAPITAL ACCOUNT AT END OF PERIOD	$6,726,125	$3,299,484	$13,772,297	$4,057,291	$ 8,834,346

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	SALEM	SOMERSWORTH	TILTON	WALPOLE	WOODSVILLE
	BANKEAST GUARANTY SAVINGS BANK	GRANITE STATE SAVINGS BANK	IONA SAVINGS BANK	SAVINGS BANK OF WALPOLE	THE WOODSVILLE GUARANTY SAVINGS BANK
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$ 998,963	$ 7,325,294	$ 815,183	$4,585,738	$1,399,602
2 Interest and dividends on securities	650,141	2,678,273	402,797	953,250	1,204,324
3 Commissions, collections, exchange and service charges	22,965	150,020	5,221	12,514	43,517
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	144,029	314,192	79,175	225,721	397,782
5 Other operating earnings	161,786	200,325	47,473	30,398	126,183
6 Total Operating Earnings	1,977,884	10,668,104	1,349,849	5,807,621	3,171,408
OPERATING EXPENSES:					
7 Salaries, wages and fees	146,420	777,506	109,775	331,236	242,026
8 Employee benefits	26,628	200,414	24,038	83,730	53,772
9 Net occupancy expense of bank premises	40,819	227,383	19,295	61,537	39,890
10 Interest on capital notes and debentures	....	....	25,386	....	....
11 Interest on borrowings and related liabilities	....	606,120	....	....	6,487
12 Furniture and equipment expense	40,449	190,412	20,570	61,073	26,380
13 Provision for possible loan losses (or actual net loan losses)	25,000	66,000	2,228	669	25,000
14 Other operating expenses	170,870	579,050	74,661	349,536	267,658
15 Total Operating Expenses	450,186	2,646,885	275,953	887,781	661,213

16	NET OPERATING EARNINGS BEFORE TAXES	1,527,698	8,021,219	1,073,896	4,919,840	2,510,195
17	LESS: Applicable income taxes	71,262	(420,247)	....	....	23,988
18	NET OPERATING EARNINGS AFTER TAXES	1,456,436	8,441,466	1,073,896	4,919,840	2,486,207
19	INTEREST AND DIVIDENDS ON DEPOSITS	1,374,717	9,001,227	1,045,077	4,985,140	2,333,337
20	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	81,719	(559,761)	28,819	(65,300)	152,870
	NON-OPERATING (CHARGES)/CREDITS:					
21	Net gains/(losses) on securities	(67)	39,747	8,498	(67,568)	112,375
22	Other net non-operating (charges)/credits	80,244	....	8,360	(10,438)	(4,923)
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	80,177	39,747	16,858	(78,006)	107,452
24	NET INCOME	161,896	(520,014)	45,677	(143,306)	260,322
25	DIVIDENDS PAID ON CAPITAL STOCK	....	....	....	....	67,200
26	NET INCOME AFTER DIVIDENDS	161,896	(520,014)	45,677	(143,306)	193,122
27	OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
28	OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	6,702	....	....
29	NET CHANGE FOR PERIOD	161,896	(520,014)	38,975	(143,306)	193,122
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	922,160	7,321,008	980,441	4,322,639	1,918,335
31	CAPITAL ACCOUNT AT END OF PERIOD	$1,084,056	$ 6,800,994	$1,019,416	$4,179,333	$2,111,457

REPORT OF CONDITION OF TRUST DEPARTMENTS
OF GUARANTY SAVINGS BANKS

	PORTSMOUTH	ROCHESTER
ASSETS	PORTSMOUTH TRUST COMPANY	ROCHESTER SAVINGS BANK AND TRUST COMPANY
Balances with banks	$ 653,214	$ 2,980,629
Government, state and municipal bonds	259,229	5,211,797
Other bonds	115,422	8,396,662
Corporate stocks	709,724	10,019,733
Real estate loans	......	......
Other assets	50,007	1,044,478
Total Assets	$1,787,596	$27,653,299
LIABILITIES		
Invested principal of trusts, agencies, estates	$1,774,378	$27,353,715
Uninvested principal of trusts, agencies, estates	1,190	......
Invested income of trusts, agencies, estates	......	14,406
Uninvested income of trusts, agencies, estates	12,028	197,178
Other liabilities	......	88,000
Total Liabilities	$1,787,596	$27,653,299

AGGREGATE REPORT OF THE TRUST DEPARTMENTS
OF GUARANTY SAVINGS BANKS

No. Trust Departments Reporting	2 December 31, 1981	
ASSETS	(In thousands)	% of Total Assets
Balances with banks	$ 3,634	12.34
Government, state and municipal bonds	5,471	18.58
Other bonds	8,512	28.91
Corporate stocks	10,730	36.45
Other assets	1,094	3.72
Total Assets	$29,441	100.00
LIABILITIES		% of Total Liabilities
Invested principal of trusts, agencies, estates	$29,128	98.94
Uninvested principal of trusts, agencies, estates	1	...
Invested income of trusts, agencies, estates	15	.05
Uninvested income of trusts, agencies, estates	209	.71
Other liabilities	88	.30
Total Liabilities	$29,441	100.00

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF SAVINGS BANK

No. Savings Banks Reporting	30 December 31, 1981	
	(In thousands)	% of Total Assets
ASSETS		
Cash and due from banks	$ 104,618	3.31
U. S. Government obligations	195,352	6.18
U. S. Government agencies	114,083	3.61
State, county, municipal obligations	19,494	.62
Other bonds, notes and debentures	115,659	3.65
Corporate stocks	106,740	3.37
Total securities	551,328	17.43
LESS: Premium and valuation reserves	45	...
Total securities net of premium and valuation reserves	551,283	17.43
Federal funds sold and loans & securities purchased under agreement to resell	92,446	2.92
Real estate loans	1,986,836	62.83
Other loans	322,246	10.19
Total loans	2,309,082	73.02
LESS: Allowance for possible loan losses	5,647	.18
Net loans	2,303,435	72.84
Bank premises and other assets representing bank premises (net)	51,612	1.63
Leasehold improvements (net)	1,818	.06
Furniture, fixtures and equipment (net)	11,496	.36
Total fixed assets	64,926	2.05

No. Savings Banks Reporting	30 December 31, 1981	
	(In thousands)	% of Total Assets
Other real estate owned (net)	3,394	.12
Investment in unconsolidated subsidiaries and other affiliates	315	.01
Other assets	41,860	1.32
Total Assets	$3,162,277	100.00
LIABILITIES AND CAPITAL FUNDS		
Time/savings deposits	$2,769,527	87.58
Other deposits	7,126	.23
Total deposits	2,776,653	87.81
Securities and loans sold under agreements to repurchase	16,498	.52
Other borrowings	78,992	2.50
Other liabilities	25,351	.80
Total liabilities	2,897,494	91.63
Minority interest in consolidated subsidiaries	......	...
Capital notes and debentures	720	.02
Capital stock	1,788	.06
Guaranty fund	141,506	4.47
Undivided profits	107,815	3.41
Reserve for bad debts	10,152	.32
Reserve for contingencies and other capital reserves	2,802	.09
Total capital funds	264,783	8.37
Total Liabilities and Capital Funds	$3,162,277	100.00

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

SAVINGS BANKS

	December 31, 1981 (In thousands)
OPERATING EARNINGS:	
Interest and fees on loans	$242,733
Interest and dividends on securities	60,926
Commissions, collection, exchange & service charges	2,818
Income on federal funds sold and loans & securities purchased under agreement to resell	17,044
Other operating earnings	7,472
Total Operating Earnings	330,993
OPERATING EXPENSES:	
Salaries, wages and fees (# on payroll 1,827)	22,180
Employee benefits	4,832
Net occupancy expense of bank premises	6,588
Interest on capital notes and debentures	97
Interest on borrowings and related liabilities	9,042
Furniture and equipment expense	4,119
Provision for possible loan losses or net actual loan losses	1,669
Other operating expenses	19,943
Total Operating Expenses	68,470

NET OPERATING EARNINGS BEFORE TAXES	262,523
LESS: Applicable income taxes	(1,228)
NET OPERATING EARNINGS AFTER TAXES	263,751
INTEREST AND DIVIDENDS ON DEPOSITS	262,920
NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	831
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	3,956
Other net non-operating (charges)/credits	(2,101)
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	1,855
NET INCOME	2,686
DIVIDENDS PAID ON CAPITAL STOCK	662
NET INCOME AFTER DIVIDENDS	2,024
OTHER INCREASES IN CAPITAL ACCOUNTS	......
OTHER DECREASES IN CAPITAL ACCOUNTS	3,006
NET CHANGE FOR PERIOD	(982)
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	265,765
CAPITAL ACCOUNT AT END OF PERIOD	$264,783

ABSTRACTS OF THE ANNUAL REPORT

OF

CO-OPERATIVE BANKS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

DIRECTORS

BERLIN

HOME CO-OPERATIVE BANK
133 PLEASANT STREET
BERLIN, NH 03570
752-1330
1890 Inc.

Chairman of the Board
Benoit Richards

Vice Chairman of the Board
Ruell Leavit

Vice Chairman of the Board
John Morris

President/CEO
Gerald Martel

Executive Vice President
Chester Lapete

Senior Vice President/Secretary
Roland H. Leighton

Vice President
Donald C. Heath

Assistant Vice President
Carole A. Lamirande

Treasurer
Otis J. Bartlett

Assistant Treasurer
Anita Fontaine

Director
Otis J. Bartlett

Director
Bertrand Bryant

Director
James J. Burns

Director
Roland Chabot

Director
Jules Croteau

Director
Herbert A. Dore

Director
Joseph Fornia

Director
Eli Isaacson

Director
Chester Lapete

Director
Ruell Leavit

Director
Gerald M. Martel

Director
Joseph Micucci

Director
John D. Morris

Director
Benoit Richards

Director
Paul Sylvestre

Director
David Welsh

Branches

GORHAM
HOME CO-OPERATIVE BANK
66 MAIN STREET
GORHAM, NH 03581
466-3363

EXETER

FIRST SAVINGS AND LOAN ASSOC. OF N.H.
ONE CENTER STREET
EXETER, NH 03833
772-9324
1892 Inc.

Chairman of the Board
Horace E. Grant

President/Treasurer
Joseph Wyatt

Vice President
Patrick J. Maher

Vice President
Charles G. Palm

Vice President
Thomas K. Thornton

Assistant Vice President
Fred E. Towne, Jr.

Assistant Treasurer
Lucille R. Edwards

Assistant Treasurer
Joseph A. Gorski

Director
John A. Bell

Director
Dwight W. Brown

Director
Horace E. Grant

Director
Edward B. Miles

Director
Wesley S. Nickerson

Director
Edwin L. Saari

Director
Roger P. Sloan

Director
Joseph Wyatt

Branches

EXETER
FIRST SAVINGS AND LOAN ASSOC. OF N.H.
53 LINCOLN STREET
EXETER, NH 03833
772-9324

RAYMOND
FIRST SAVINGS AND LOAN ASSOC. OF N.H.
MAIN AND WIGHT STREETS
RAYMOND, NH 03077
772-9324

STRATHAM
FIRST SAVINGS AND LOAN ASSOC. OF N.H.
PORTSMOUTH AVE. AND WINNICUT ROAD
STRATHAM, NH 03885
772-9324

HAMPSTEAD
FIRST SAVINGS AND LOAN ASSOC. OF N.H.
ROUTE 111
HAMPSTEAD, NH 03841
772-9324

FRANKLIN

FRANKLIN CO-OPERATIVE BANK
354 CENTRAL STREET
FRANKLIN, NH 03235
934-3125
1887 Inc.

Chairman of the Board
James A. Whittemore

President
John P. Gunther

Assistant Treasurer
Judith Emerson

Assistant Treasurer
Roger E. Roy

Assistant Secretary
Doris Leplanka

Director
Larry Brown

Director
L. Daniel Dargie, Jr.

Director
John P. Gunther

Director
John F. Keegan

Director
Arthur J. Kidder

Director
Bradbury M. Prescott

Director
Victor P. Sokul

Director
James A. Whittemore

HAMPTON

HAMPTON CO-OPERATIVE BANK
40 HIGH STREET
HAMPTON, NH 03842
926-3339
1915 Inc.

Chairman of the Board/Secretary
Dean B. Merrill

Executive Vice President
Norman N. Merrill

Vice President
Joseph R. Bradt

Vice President
William C. Carter

Vice President
Thomas G. Ferguson

Director
Charles G. Bailey

Director
Stanwood S. Brown

Director
H. Alfred Casassa

Director
Frank H. Fitzgerald

Director
O. Raymond Garland

Director
D. Malcolm Hamilton

Director
Dean B. Merrill

Director
Norman N. Merrill

Director
Donald R. Palmer

Director
Theodore J. Scott

KEENE

KEENE CO-OPERATIVE BANK
100 MAIN STREET
KEENE, NH 03431
352-5730
1912 Inc.

Chairman of the Board
Roland L. Harper

President/Secretary
Whalen B. Dunn

Vice President/Treasurer
John R. Harper

Vice President
Rita H. Johnson

Director
Arthur E. Cohen

Director
Whalen B. Dunn

Director
Robert H. Farrar

Director
Roland L. Harper

Director
Emile J. Legere

Director
James A. Levins

Director
Robert W. Therrien

Director
Roy V. Whitney

Director
James C. Wirths, III

MILFORD

MILFORD CO-OPERATIVE BANK
SOUTH STREET
MILFORD, NH 03055
673-2303
1890 Inc.

Chairman of the Board
Samuel G. Proctor

President/Treasurer
Richard D. D'Amato

Assistant Vice President
Claire Castanino

Assistant Vice President
Mary Higley

Assistant Vice President
Daniel L. Yohe

Assistant Treasurer
Donald R. Blanchette

Secretary
Chester M. Hall

Director
Kenneth Boynton

Director
Richard D. D'Amato

Director
Chester M. Hall

Director
William B. Haughey

Director
William E. Kokko

Director
J. Justin Pestana, Jr.

Director
Samuel G. Proctor

Director
Alan G. White

Branches
AMHERST
MILFORD CO-OPERATIVE BANK
ROUTE 101A
AMHERST, NH 03031
673-0018

PETERBOROUGH

PETERBOROUGH CO-OPERATIVE BANK
32 GROVE STREET
PETERBOROUGH, NH 03458
924-6431
1920 Inc.

President
Socrates W. Kereazis

Vice President
Henry H. Franklin

Secretary/Treasurer
Barbara H. Frechette

Director
Everett Clement

Director
Clarence J. Derby

Director
Robert B. Fish

Director
Homer J. Forcier

Director
Henry H. Franklin

Director
Barbara H. Frechette

Director
Socrates W. Kereazis

Director
Arlene M. Lane

Director
Jere T. Morris

Director
Albert E. Roy

PLAISTOW

PLAISTOW CO-OPERATIVE BANK
ROUTE 125
PLAISTOW, NH 03865
382-8525
1916 Inc.

Chairman of the Board
John E. Hansbury

President/Secretary
Donald E. Wood

Vice President
Lloyd R. Meacham

Treasurer
Shirley E. Francis

Assistant Treasurer
Bernadine A. FitzGerald

Assistant Treasurer
Wanda L. Peabody

Director
Paul J. Auger

Director
J. Russell Colcord

Director
John E. Hansbury

Director
F. Carroll Heselton

Director
Fred B. Smith

Director
Edward B. Vandewater

Director
Donald E. Wood

PORTSMOUTH

PORTSMOUTH CO-OPERATIVE BANK
82 CONGRESS STREET
PORTSMOUTH, NH 03801
436-0167
1890 Inc.

Chairman of the Board
Frank Butterworth

President/Treasurer
George P. Stone, Jr.

Vice President
Donald L. Morse

Assistant Treasurer
Edith M. Helfen

Secretary
David Sanderson

Director
Vernon Ballard

Director
Frank Butterworth, Jr.

Director
Joseph P. Conner, Jr.

Director
James R. Kelly

Director
Sheldon Krasker

Director
David Sanderson

Director
George P. Stone, Jr.

SALEM

SALEM CO-OPERATIVE BANK
3 SOUTH BROADWAY
SALEM, NH 03079
898-2153
1922 Inc.

Chairman of the Board
Lavington J. Dyson

President
Kelly Dahood

Vice President/Treasurer
Joyce A. Hall

Assistant Treasurer
Linda Couture

Secretary
Robert W. Thorndike

Director
Kelly Dahood

Director
Lavington J. Dyson

Director
Joyce A. Hall

Director
Lloyd G. MacLean

Director
Chester Milnes

Director
Royal A. Roulston

Director
Robert W. Thorndike

ABSTRACTS OF THE ANNUAL REPORT

OF

CO-OPERATIVE BANKS

SHOWING

CONSOLIDATED REPORT OF CONDITION

AND

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

AND

CERTAIN OTHER INFORMATION

	CONSOLIDATED REPORT OF CONDITION	BERLIN	EXETER	FRANKLIN	HAMPTON	KEENE
		HOME CO-OPERATIVE BANK	FIRST SAVINGS AND LOAN ASSOCIATION OF NEW HAMPSHIRE	FRANKLIN CO-OPERATIVE BANK	HAMPTON CO-OPERATIVE BANK	KEENE CO-OPERATIVE BANK
	ASSETS (CENTS OMITTED)					
1	Cash and due from banks	$ 1,557,694	$ 287,021	$ 468,273	$ 1,704,136	$ 873,310
2	U.S. Government obligations	881,661	3,000,000	188,547	2,848,949	5,000,000
3	U.S. Government agencies	300,012	5,920,595	....	4,371,856	1,000,000
4	State, county, municipal obligations	....	....	7,937	....	....
5	Other bonds, notes and debentures	....	....	16,631	....	507,595
6	Federal Home Loan Bank Stock	307,800	649,600	102,100	375,300	245,000
7	Other stocks	539,926	....	....	....	3,751
8	Total securities	2,029,399	9,570,195	315,215	7,596,105	6,756,346
9	LESS: Premium and valuation reserves	....	....	....	....	65,415
10	Total securities net of premium and valuation reserves	2,029,399	9,570,195	315,215	7,596,105	6,690,931
11	Real estate loans	39,805,012	68,596,486	10,373,329	35,188,791	23,885,348
12	Other loans	4,813,025	3,040,908	1,071,240	2,270,370	4,281,601
13	Total loans	44,618,037	71,637,394	11,444,569	37,459,161	28,166,949
14	Overnight deposits & loans & securities purchased under agreement to resell	545,635	1,521,363	415,433	1,400,000	1,217,456
15	Bank premises (net)	874,633	1,803,530	77,864	663,019	365,340
16	Leasehold improvements (net)	....	....	....	....	....
17	Furniture, fixtures & equipment (net)	220,725	528,102	31,966	128,067	55,278
18	Total fixed assets	1,095,358	2,331,632	109,830	791,086	420,618
19	Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	337,405
20	Other real estate owned	664,747	....	283,539	....	81,632
21	Other assets	542,326	717,132	152,151	378,770	551,818
22	Total Assets	$51,053,196	$86,064,737	$13,189,010	$49,329,258	$38,340,119

LIABILITIES AND CAPITAL ACCOUNTS					
23 Time/savings shares and deposits	$48,392,092	$76,867,212	$11,788,330	$45,939,119	$29,509,018
24 Advances from FHLB	....	3,729,800	900,000	700,000	1,350,000
25 Other funds borrowed	....	523,132	....	....	5,687,735
26 Other liabilities	152,520	427,010	223,340	123,206	264,620
27 Total liabilities	48,544,612	81,547,154	12,911,670	46,762,325	36,811,373
28 Subordinated notes and debentures	300,000	....	....	....	....
29 Guaranty fund	1,716,247	3,130,995	277,340	1,813,957	1,480,000
30 Surplus	492,337	1,714,406	....	730,206	48,746
31 Net undivided profits	....	(327,818)	....	....	....
32 Reserve for bad debts	....	....	....	22,770	....
33 Reserve for contingencies and other capital reserves	....	....	....	....	....
34 Total capital accounts	2,508,584	4,517,583	277,340	2,566,933	1,528,746
35 Total Liabilities and Capital Accounts	$51,053,196	$86,064,737	$13,189,010	$49,329,258	$38,340,119
GENERAL INFORMATION					
36 Surety coverage	$855,000	$1,125,000	$500,000	$1,000,000	$800,000
37 Total compensation paid to officers and employees (including directors' fees)	$476,855	$773,472	$123,366	$320,891	$288,136
PERIOD JANUARY 1, 1981 THROUGH DECEMBER 31, 1981					
38 Amount of interest paid to depositors	$4,625,241	$7,222,910	$1,075,771	$4,714,714	$2,905,500
39 Rate of dividends paid during period:					
40 Regular savings	5.50	5.50	5.50	5.50	5.50
41 Special notice	....	6.00	....	6.00	....
42 N.O.W.	5.25	5.25	5.25	5.25	5.25
43 Escrow funds	3.50	3.50	3.50	3.50	3.50
44 Clubs	5.50	5.25	5.50	5.00	4.00
45 Certificates of deposit	5.50-15.00	6.00-17.75	6.00-16.55	6.50-8.00	5.75-8.00
46 Money market certificates	11.09-16.104	11.09-16.10	11.09-16.104	11.09-16.10	11.09-16.104

	CONSOLIDATED REPORT OF CONDITION	MILFORD	PETERBOROUGH	PLAISTOW	PORTSMOUTH	SALEM
		MILFORD CO-OPERATIVE BANK	PETERBOROUGH CO-OPERATIVE BANK	PLAISTOW CO-OPERTIVE BANK	PORTSMOUTH CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK
	ASSETS (CENTS OMITTED)					
1	Cash and due from banks	$ 3,479,395	$ 976,381	$ 207,105	$ 658,268	$ 1,048,544
2	U.S. Government obligations	500,000	....	1,325,000	....	1,189,375
3	U.S. Government agencies	1,070,706	....	700,000	145,927	4,475,087
4	State, county, municipal obligations	....	197,568	....	....	....
5	Other bonds, notes and debentures	30,000	....	....	....	....
6	Federal Home Loan Bank Stock	348,100	59,000	360,700	123,700	424,800
7	Other stocks	....	....	160,000	....	361,590
8	Total securities	1,948,806	256,568	2,545,700	269,627	6,450,852
9	LESS: Premium and valuation reserves	15,350,000	....	....	....	....
10	Total securities net of premium and valuation reserves	1,933,456	256,568	2,545,700	269,627	6,450,852
11	Real estate loans	35,469,152	5,972,390	42,906,503	12,602,342	49,228,000
12	Other loans	1,606,159	133,495	1,187,310	429,524	1,998,355
13	Total loans	37,075,311	6,105,885	44,093,813	13,031,866	51,226,355
14	Overnight deposits & loans & securities purchased under agreement to resell	204,538	115,000	575,000	51,206	5,528,105
15	Bank premises (net)	1,062,258	121,155	115,000	288,503	1,149,510
16	Leasehold improvements (net)	....	....	5,985	....	....
17	Furniture, fixtures & equipment (net)	171,625	37,983	58,170	49,872	330,204
18	Total fixed assets	1,233,883	159,138	179,155	338,375	1,479,714
19	Investment in unconsolidated subsidiaries and other affiliates	....	....	....	....	....
20	Other real estate owned	....	....	41,210	65,024	46,122
21	Other assets	411,536	4,288	1,301,177	120,551	47,345
22	Total Assets	$44,338,119	$7,617,260	$48,943,160	$14,534,917	$65,827,037

LIABILITIES AND CAPITAL ACCOUNTS					
23 Time/savings shares and deposits	$41,055,089	$6,499,357	$45,694,574	$11,710,556	$56,865,866
24 Advances from FHLB	716,000	650,000	....	2,195,000	3,000,000
25 Other funds borrowed	315,596	....	330,377	....	82,929
26 Other liabilities	145,332	355	476,670	40,272	1,238,758
27 Total liabilities	42,232,017	7,149,712	46,501,621	13,945,828	61,187,553
28 Subordinated notes and debentures	....	....	....	....	....
29 Guaranty fund	1,498,165	400,000	1,734,935	596,410	2,993,682
30 Surplus	607,937	67,548	820,882	....	1,917,595
31 Net undivided profits	....	....	(114,278)	(13,536)	(271,793)
32 Reserve for bad debts	....	....	....	6,215	....
33 Reserve for contingencies and other capital reserves	....	....	....	....	....
34 Total capital accounts	2,106,102	467,548	2,441,539	589,089	4,639,484
35 Total Liabilities and Capital Accounts	$44,338,119	$7,617,260	$48,943,160	$14,534,917	$65,827,037
GENERAL INFORMATION					
36 Surety coverage	$780,000	$330,000	$825,000	$510,000	$850,000
37 Total compensation paid to officers and employees (including directors' fees)	$358,520	$63,219	$256,022	$149,359	$252,494
PERIOD JANUARY 1, 1981 THROUGH DECEMBER 31, 1981					
38 Amount of interest paid to depositors	$3,786,887	$757,551	$4,529,095	$1,174,124	$5,910,793
39 Rate of dividends paid during period:					
40 Regular savings	5.50	5.50	5.50	5.50	5.50
41 Special notice	5.75	5.50	6.00	5.75	....
42 N.O.W.	5.00	....	5.25	5.00	5.00
43 Escrow funds	3.25	5.75	3.50	3.50	4.00
44 Clubs	5.50	....	6.00	5.50	....
45 Certificates of deposit	6.50-16.55	6.00-16.55	6.00-8.00	6.50-15.80	6.50-15.15
46 Money market certificates	11.09-16.104	12.30-16.104	11.274-16.045	11.09-16.104	11.09-16.104

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	BERLIN	EXETER	FRANKLIN	HAMPTON	KEENE
	HOME CO-OPERATIVE BANK	FIRST SAVINGS AND LOAN ASSOCIATION OF NEW HAMPSHIRE	FRANKLIN CO-OPERATIVE BANK	HAMPTON CO-OPERATIVE BANK	KEENE CO-OPERATIVE BANK
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$4,959,812	$7,433,681	$1,344,563	$3,830,903	$3,219,236
2 Interest and dividends on securities	173,113	1,065,866	30,442	1,409,888	544,349
3 Income on overnight deposits and loans & securities purchased under agreement to resell	310,643	537,313	55,086	221,692	451,017
4 Commissions, collection, exchange & service charges	15,217	62,079	8,655	15,776	99,262
5 Other operating earnings	80,034	15,591	16,393	....	37,656
6 Total Operating Earnings	5,538,819	9,114,530	1,455,139	5,478,259	4,351,520
OPERATING EXPENSES:					
7 Salaries, wages and fees	476,855	773,472	123,366	320,891	288,136
8 Employee benefits	99,110	196,115	39,501	60,801	128,632
9 Interest on borrowings and related liabilities	....	581,495	196,360	98,463	645,772
10 Interest on capital notes and debentures	25,580	....	....	....	....
11 Net occupancy expense of bank premises	92,320	159,545	13,172	45,705	83,641
12 Furniture and equipment expense	80,299	157,004	23,143	96,729	40,892
13 Net actual loan losses	36,478	4,316	44,052	....	110,761
14 Other operating expenses	445,825	476,329	140,388	228,342	314,865
15 Total Operating Expenses	1,256,467	2,348,276	579,982	850,931	1,612,699

16	NET OPERATING EARNINGS BEFORE TAXES	4,282,352	6,766,254	875,157	4,627,328	2,738,821
17	LESS: Applicable income taxes	....	71,816	....	....	24,820
18	NET OPERATING EARNINGS AFTER TAXES	4,282,352	6,694,436	875,157	4,627,328	2,714,001
19	INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	4,625,241	7,222,910	1,075,771	4,714,714	2,905,500
20	NET EARNINGS AFTER INTEREST/DIVIDENDS	(342,889)	(528,474)	(200,614)	(87,386)	(191,499)
	NON-OPERATING (CHARGES)/CREDITS:					
21	Net gains/(losses) on securities	....	1,560	861	(2,709)	584
22	Other net non-operating (charges)/credits	52,127	131,672	(50,135)	19,126	(18,775)
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	52,127	133,232	(49,274)	16,417	(18,191)
24	NET INCOME	(290,762)	(395,242)	(249,888)	(70,969)	(209,690)
25	OTHER INCREASES IN CAPITAL ACCOUNTS	1,181,065	....	....	....	....
26	OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
27	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	890,303	(395,242)	(249,888)	(70,969)	(209,690)
28	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,618,281	4,912,825	527,228	2,637,902	1,738,436
29	CAPITAL ACCOUNT AT END OF PERIOD	$2,508,584	$4,517,583	$ 277,340	$2,566,933	$1,528,746

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	MILFORD	PETERBOROUGH	PLAISTOW	PORTSMOUTH	SALEM
	MILFORD CO-OPERATIVE BANK	PETERBOROUGH CO-OPERATIVE BANK	PLAISTOW CO-OPERATIVE BANK	PORTSMOUTH CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	$3,842,623	$574,621	$4,399,241	$1,402,410	$5,238,398
2 Interest and dividends on securities	418,262	178,834	294,402	12,140	1,013,000
3 Income on overnight deposits and loans & securities purchased under agreement to resell	318,759	23,918	308,010	62,751	513,358
4 Commissions, collection, exchange & service charges	60,935	5,990	179,592	11,678	28,414
5 Other operating earnings	43,758	4,719	16,001	7,488	47,429
6 Total Operating Earnings	4,684,337	788,082	5,197,246	1,496,467	6,840,599
OPERATING EXPENSES:					
7 Salaries, wages and fees	358,520	63,219	256,022	127,263	252,494
8 Employee benefits	55,654	15,121	59,238	48,542	50,808
9 Interest on borrowings and related liabilities	85,720	71,996	....	140,435	439,347
10 Interest on capital notes and debentures	....	....	....	....	....
11 Net occupancy expense of bank premises	100,594	12,554	34,601	30,306	121,435
12 Furniture and equipment expense	63,395	5,487	42,616	23,165	117,451
13 Net actual loan losses	5,762	1,423	....	....	1,896
14 Other operating expenses	372,556	47,051	312,804	94,040	341,242
15 Total Operating Expenses	1,042,201	216,851	705,281	463,751	1,324,673

16 NET OPERATING EARNINGS BEFORE TAXES	3,642,136	571,231	4,491,965	1,032,716	5,515,926
17 LESS: Applicable income taxes	....	2,399	88,879	(5,400)	(108,415)
18 NET OPERATING EARNINGS AFTER TAXES	3,642,136	568,832	4,403,086	1,038,116	5,624,341
19 INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	3,786,887	757,551	4,529,095	1,174,123	5,910,793
20 NET EARNINGS AFTER INTEREST/DIVIDENDS	(144,751)	(188,719)	(126,009)	(136,007)	(286,452)
NON-OPERATING (CHARGES)/CREDITS:					
21 Net gains/(losses) on securities	....	....	....	....	(68,933)
22 Other net non-operating (charges)/credits	5,786	(173)	204,339	2,000	83,592
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	5,786	(173)	204,339	2,000	14,659
24 NET INCOME	(138,965)	(188,892)	78,330	(134,007)	(271,793)
25 OTHER INCREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
26 OTHER DECREASES IN CAPITAL ACCOUNTS	....	....	....	....	....
27 NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	(138,965)	(188,892)	78,330	(134,007)	(271,793)
28 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	2,245,067	656,440	2,363,209	723,096	4,911,277
29 CAPITAL ACCOUNT AT END OF PERIOD	$2,106,102	$467,548	$2,441,539	$ 589,089	$4,639,484

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF CO-OPERATIVE BANKS

No. Co-operative Banks Reporting	10 December 31, 1981	
	(In thousands)	% of Total Assets
ASSETS		
Cash and due from banks	$ 11,260	2.69
U. S. Government obligations	14,934	3.56
U. S. Government agencies	17,984	4.29
State, county, municipal obligations	206	.05
Other bonds, notes and debentures	554	.13
Federal Home Loan Bank Stock	2,996	.72
Other stocks	1,065	.25
Total securities	37,739	9.00
LESS: Premium and valuation reserves	81	.02
Total securities net of premium and valuation reserves	37,659	8.98
Real estate loans	324,027	77.29
Other loans	20,832	4.97
Total loans	344,859	82.26
Overnight deposits and loans & securities purchased under agreement to resell	11,574	2.76
Bank premises (net)	6,521	1.56
Leasehold improvements (net)	6	...
Furniture, fixtures and equipment (net)	1,612	.38
Total fixed assets	8,139	1.94
Investment in unconsolidated subsidiaries and other affiliates	337	.08
Other real estate owned	1,183	.28

No. Co-operative Banks Reporting	10 December 31, 1981	
	(In thousands)	% of Total Assets
Other assets	4,227	1.01
Total Assets	$419,237	100.00
LIABILITIES AND CAPITAL ACCOUNTS		% of Total Liabilities and Capital Accounts
Time/savings shares and deposits	$374,321	89.29
Advances from Federal Home Loan Bank	13,241	3.15
Other funds borrowed	6,940	1.66
Other liabilities	3,092	.74
Total liabilities	397,594	94.84
Subordinated notes and debentures	300	.07
Guaranty fund	15,642	3.73
Surplus	6,400	1.52
Net undivided profits	(728)	(.17)
Reserve for bad debts	29	.01
Reserve for contingencies and other capital reserves	......	...
Total capital accounts	21,643	5.16
Total Liabilities and Capital Accounts	$419,237	100.00

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

CO-OPERATIVE BANKS

	December 31, 1981 (In thousands)
OPERATING EARNINGS:	
Interest and fees on loans	$36,245
Interest and dividends on securities	5,140
Income on overnight deposits and loans & securities purchased under agreement to resell	2,803
Commissions, collection, exchange & service charges	488
Other operating earnings	269
Total Operating Earnings	44,945
OPERATING EXPENSES:	
Salaries, wages and fees (# on payroll 210)	3,040
Employee benefits	754
Interest on borrowings and related liabilities	2,260
Interest on capital notes and debentures	26
Net occupancy expense of bank premises	694
Furniture and equipment expense	650
Net actual loan losses	204
Other operating expenses	2,773
Total Operating Expenses	10,401

NET OPERATING EARNINGS BEFORE TAXES	34,544
LESS: Applicable income taxes	74
NET OPERATING EARNINGS AFTER TAXES	34,470
INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	36,703
NET EARNINGS AFTER INTEREST/DIVIDENDS	(2,233)
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	(69)
Other net non-operating (charges)/credits	430
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	361
NET INCOME	(1,872)
OTHER INCREASES IN CAPITAL ACCOUNTS	1,181
OTHER DECREASES IN CAPITAL ACCOUNTS	......
NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	(691)
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	22,334
CAPITAL ACCOUNT AT END OF PERIOD	$21,643

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

DIRECTORS

BERLIN

L'ANGE GARDIEN CREDIT UNION
200 COOS STREET
BERLIN, NH 03570
752-2750
1929 Inc.

President
Richard J. Campagna

Vice President
Laurier L. Rousseau

Treasurer
Gerard J. Lagace

Clerk
Clovis E. Morin

Director
Arthur Bouchard

Director
Richard J. Campagna

Director
Wilfred Charest

Director
Rene Herous

Director
Raymond Langlois

Director
Gerard J. Lagace

Director
Clovis E. Morin

Director
Roland Poulliot

Director
Laurier L. Rousseau

BERLIN
UNITED BROTHERHOOD CREDIT UNION
820 MAIN STREET
BERLIN, NH 03570
752-5650
1956 Inc.

President
George Labrecque

Vice President
Rene Pinette

Treasurer
Real Cloutier

Clerk
Anthony Cellupica

Director
Gaston Bouchard

Director
Anthony Cellupica

Director
Real Cloutier

Director
Richard Fournier

Director
George Labrecque

Director
Rene Pinette

Director
Raymond Vaillancourt

BRISTOL

IPC EMPLOYEES CREDIT UNION
ROUTE 104
BRISTOL, NH 03222
744-2281
1956 Inc.

President
Earlene Wells

Vice President
Sherman Wadhams

Treasurer
Clare O. Parker

Clerk
R. Gregory Keenan

Director
John Bianchi

Director
Everett Bucklin

Director
Leslie Corneau

Director
Evelyn Defranzo

Director
R. Gregory Keenan

Director
Clare O. Parker

Director
Ronald Preble

Director
Sherman Wadhams

Director
Earlene Wells

CONCORD

CONCORD POSTAL CREDIT UNION
55 PLEASANT STREET
CONCORD, NH 03301
225-5536
1954 Inc.

President
Parker Vintinner

Vice President
Robert Sanborn

Treasurer
James O. Mobbs

Clerk
Thomas Reardon

Director
Raymond Champigney

Director
James O. Mobbs

Director
Thomas Reardon

Director
Robert Sanborn

Director
Parker Vintinner

CONCORD
NEW HAMPSHIRE CENTRAL CREDIT UNION
63 SCHOOL STREET
CONCORD, NH 03301
225-5311
1969 Inc.

President
Walter Barrett

Vice President
Ronald Prince

Treasurer
Avis Folsom

Clerk
Douglas Wright

Director
Walter Barrett

Director
LeaAnn Burr

Director
Sandra Caswell

Director
Avis Folsom

Director
Ronald Prince

Director
Richard Reed

Director
Douglas Wright

DOVER

DRC EMPLOYEES CREDIT UNION
INDUSTRIAL PARK
DOVER, NH 03820
742-0720
1973 Inc.

President
Richard E. Layton

Vice President
James Pettis

Treasurer
Marcella Loubier

Clerk
Doris Freedman

Director
Doris Freedman

Director
Raymond Guy

Director
Everett Hastings

Director
Louise Korn

Director
Richard E. Layton

Director
Marcella Loubier

Director
James Pettis

Director
Karen Rowe

Director
Robert Tibbetts

DOVER
K. P. CREDIT UNION
121 BROADWAY
DOVER, NH 03820
749-1922
1971 Inc.

President
Reginald G. Fogg

Vice President
Joy H. Robbins

Treasurer
Timothy S. Uraskevich

Clerk
Denise M. Knowles

Director
Barry L. Atwood

Director
John L. Donnell

Director
Barry W. Dunphy

Director
Reginald G. Fogg

Director
Denise M. Knowles

Director
Jeannette R. Plante

Director
Joy H. Robbins

Director
David W. Rouleau

Director
Timothy S. Uraskevich

DOVER
W D H EMPLOYEES CREDIT UNION
789 CENTRAL AVENUE
DOVER, NH 03820
742-5252
1970 Inc.

President
Artemis Diamond

Vice President
Suzanne Manning

Treasurer
Virginia Soucy

Clerk
Renee Houle

Director
Grace Davison

Director
Artemis Diamond

Director
Raymond Gregoire

Director
Esther Hanson

Director
Renee Houle

Director
June Laramie

Director
Suzanne Manning

Director
Ellen J. Mathieu

Director
Virginia Soucy

EXETER

P E A CREDIT UNION
GORHAM HALL
EXETER, NH 03833
772-4311
1969 Inc.

President
William D. Cross

Vice President
Charles Hamblet

Vice President
Colin F.N. Irving

Treasurer
James Del Buono

Clerk
Linda Beck

Director
Linda Beck

Director
William D. Cross

Director
James Del Buono

Director
Charles Hamblet

Director
Colin F.N. Irving

HANOVER

HANOVER CREDIT UNION
45 SOUTH PARK STREET
HANOVER, NH 03755
643-4214
1951 Inc.

President
George A. Smith

Vice President
Robert Bailey

Treasurer
Joseph Carregal

Clerk
Patricia Grenier

Director
Robert Bailey

Director
Joseph Carregal

Director
Norman Chapman

Director
Terri Dudley

Director
Patricia Grenier

Director
George Smith

Director
William Tansey

Director
Joseph Vitagliano

KEENE

M P B EMPLOYEES CREDIT UNION
PRECISION PARK
KEENE, NH 03431
352-0310
1953 Inc.

President
Robert A. Candello

Vice President
Ralph E. Robbins

Treasurer
Cora M. Fuller

Clerk
William F. Thomas

Director
Elsie N. Burnham

Director
Robert A. Candello

Director
Albert Farrey

Director
Ellen Faucher

Director
Cora M. Fuller

Director
Ralph E. Robbins

Director
William F. Thomas

KEENE
MONADNOCK CREDIT UNION
800 PARK AVENUE
KEENE, NH 03431
357-5035
1972 Inc.

President
Stephen A. Downey

Vice President
Louise Leonard

Treasurer
Eileen A. Hagenow

Clerk
Walter K. Greiner

Director
Stephen A. Downey

Director
Walter K. Greiner

Director
Eileen A. Hagenow

Director
J. Rogers Howard

Director
Louise Leonard

Director
Donald Murphy

Director
Margaret Ramsay

Director
Gary J. Seavey

KEENE
S & C CREDIT UNION
AVON STREET
KEENE, NH 03431
352-2111
1952 Inc.

President
Felix Cloutier

Vice President
James Frint

Treasurer
Carl Russell

Clerk
George Bemis, Jr.

Director
Bryant Abbott

Director
George Bemis, Jr.

Director
Bette Bergeron

Director
Dorothy Briggs

Director
Felix Cloutier

Director
James Frint

Director
Carl Russell

Director
Hammon Woodbury

LACONIA

BELKNAP COUNTY FEDERAL EMPLOYEES C.U.
CHURCH STREET
LACONIA, NH 03246
524-6271
1953 Inc.

President
James Johnson

Vice President
Clayton Haddock

Treasurer
Howard Banfill

Clerk
Alexander Morin

Director
Howard Banfill

Director
Ralph Bissonnette

Director
Clayton Haddock

Director
James Johnson

Director
Alexander Morin

LEBANON

SBB EMPLOYEES CREDIT UNION
HIGHWAY FOUR
LEBANON, NH 03766
448-3000
1953 Inc.

President
Robert R. Bachand

Vice President
Thomas G. Hunt

Treasurer
Gladys M. Quinn

Clerk
John P. Carr

Director
Robert R. Bachand

Director
John P. Carr

Director
Thomas G. Hunt

Director
Gladys M. Quinn

Director
Gail E. Regione

Director
Leon J. Tremblay

MANCHESTER

CATHEDRAL PARISH CREDIT UNION
554 UNION STREET
MANCHESTER, NH 03104
668-2722
1954 Inc.

President
Robert M. Walsh

Vice President
Daniel O'Shaughnessy

Treasurer
Chester C. Raymond

Clerk
Alma Belec

Clerk
Mary G. Norton

Director
George P. Francis

Director
Francis J. Guthlein

Director
Thomas J. Keaveney

Director
Richard D. Mahoney

Director
Daniel O'Shaughnessy

Director
Chester C. Raymond

Director
Robert M. Walsh

MANCHESTER
GRANITE STATE CREDIT UNION
149 HANOVER STREET
MANCHESTER, NH 03101
669-2221
1945 Inc.

President
Hans J. Wentrup

Vice President
Phyllis J. Gilbert

Treasurer
William W. Smith

Clerk
Phyllis M. Gorham

Director
Nicholas Ashooh

Director
Pierre Caron

Director
Phyllis J. Gilbert

Director
Phyllis M. Gorham

Director
George Krasner

Director
Robert Northridge

Director
William W. Smith

Director
Hans J. Wentrup

MANCHESTER
J. F. & ASSOCIATES CREDIT UNION
325 WILSON STREET
MANCHESTER, NH 03103
622-4128
1953 Inc.

President
Emile Simard

Vice President
Anthony Darling

Treasurer/Clerk
Blanche D. Rheaume

Director
Robert Christy

Director
Constance Ciman

Director
Leon Cornell

Director
Anthony Darling

Director
Gregory Lambert

Director
Blanche D. Rheaume

Director
Emile Simard

Director
Ronald Szarek

Director
William Trombly

MANCHESTER
MANCHESTER MUNICIPAL EMPLOYEES C.U.
44 BRIDGE STREET
MANCHESTER, NH 03105
622-8781
1949 Inc.

President
Paul E. Brodeur

Vice President
Wilfred Burkush

Treasurer
Arthur D. Kehas

Clerk
Virginia Doherty

Director
Paul E. Brodeur

Director
Wilfred Burkush

Director
Virginia Doherty

Director
James Donahue

Director
Arthur D. Kehas

Director
James McGrevey

Director
Gilbert J. Moniz

MANCHESTER
N. H. FOOD INDUSTRY CREDIT UNION
110 STARK STREET
MANCHESTER, NH 03101
669-1544
1974 Inc.

President
Henry H. Love

Vice President
Ida Custeau

Treasurer
John B. Dixon

Director
Ida Custeau

Director
John B. Dixon

Director
Arthur Labonville

Director
Henry H. Love

Director
George Martell

MANCHESTER
POSTAL EMPLOYEES' CREDIT UNION OF N.H.
955 GOFFS FALLS ROAD
MANCHESTER, NH 03108
625-9032
1940 Inc.

President
John E. Hynes

Vice President
John F. Young

Treasurer
Brent E. Phillips

Clerk
Margaret O. Frain

Director
Daniel C. Burke

Director
Margaret O. Frain

Director
John E. Hynes

Director
Brent E. Phillips

Director
John F. Young

MANCHESTER
TELEPHONE WORKERS' C.U. OF N.H.
262 CHESTNUT STREET
MANCHESTER, NH 03101
669-8181
1921 Inc.

President
Richard D. Mahoney

1st. Vice President
Mary R. Burke

2nd. Vice President
Philip R. Hatfield

3rd. Vice President
Oscar A. Morin, Jr.

Treasurer/Clerk
Philip B. Mongan

Director
David C. Anderson

Director
Doris W. Buecher

Director
Mary R. Burke

Director
Frank A. Churas

Director
Philip R. Hatfield

Director
John Lanigan

Director
Donald LeBlanc

Director
Richard D. Mahoney

Director
Thomas J. McCarthy

Director
William F. McCullough

Director
Philip B. Mongan

Director
Oscar A. Morin, Jr.

Director
Charles B. Murray

Director
Howard W. Stiles

Director
Mary R. Wagner

MANCHESTER
UNION LEADER EMPLOYEES CREDIT UNION
35 AMHERST STREET
MANCHESTER, NH 03101
668-4321
1953 Inc.

President
Jack W. Isenberg

Vice President
John R. Hilchey

Treasurer
Kathryn L. Murphy

Assistant Treasurer
Gregory J. Andruskevich

Clerk
Margaret L. Griffiths

Director
Gregory J. Andruskevich

Director
Margaret L. Griffiths

Director
John R. Hilchey

Director
Jack W. Isenberg

Director
Kathryn L. Murphy

NASHUA

GATEWAY CREDIT UNION
14 SPRUCE STREET
NASHUA, NH 03060
889-6964
1961 Inc.

President
William Wolfe

Vice President
Elwin McCoy

Treasurer
Roger L. Chantal

Clerk
Sandra Grunder

Director
Roger L. Chantal

Director
Donald Dion

Director
Sandra Grunder

Director
Elwin McCoy

Director
David Parker

Director
Paul E. Pelletier

Director
William Wolfe

NASHUA
NASHUA MUNICIPAL EMPLOYEES C.U.
19 ELM STREET
NASHUA, NH 03060
882-6906
1957 Inc.

President
Normand Paquette

Vice President
Irving J. Gallant

Treasurer
Leslie A. Lambert

Clerk
Virginia M. Hallisey

Director
Allen Britton

Director
Irving J. Gallant

Director
Donald Gross

Director
Virginia M. Hallisey

Director
Florence Houde

Director
Joseph Labrie

Director
Leslie A. Lambert

Director
Philip J. McLaughlin

Director
Normand Paquette

NASHUA
ST. JOSEPH HOSPITAL EMPLOYEES C.U.
172 KINSLEY STREET
NASHUA, NH 03060
889-6681
1969 Inc.

President
David A. Williamson

Vice President
Joel DiTrolio

Treasurer
Stephen W. Schuster

Clerk
James V. Bowles

Director
James V. Bowles

Director
William J. Clegg, Jr.

Director
Joel DiTrolio

Director
Barbara Otey

Director
Stephen W. Schuster

Director
Natalie Undercofler

Director
David A. Williamson

NASHUA
SPRAGUE-NASHUA CREDIT UNION
FACTORY STREET
NASHUA, NH 03060
883-5544
1949 Inc.

President
Camille E. Dionne

Vice President
Albert Gosselin

Treasurer
Richard L. Goulet, Sr.

Clerk
Michael Gagne

Director
Camille E. Dionne

Director
Michael Gagne

Director
Mary Glance

Director
Albert Gosslin

Director
Richard L. Goulet, Sr.

Director
Edward J. Noel

Director
William Worth

NEWINGTON

NEWCO CREDIT UNION
SIMPLEX WIRE & CABLE COMPANY
NEWINGTON, NH 03801
436-6100
1953 Inc.

President
Everett E. Parshley

Vice President
Stephen N. Anctil

Treasurer
Maurice S. Aiken

Clerk
Shirley Winn

Director
Maurice S. Aiken

Director
Stephen N. Anctil

Director
Edwin M. Cotton

Director
Vincent P. Farley

Director
Everett E. Parshley

Director
Mary Thoms

Director
Shirley Winn

ORFORD

EQUITY EMPLOYEES CREDIT UNION
RFD
ORFORD, NH 03777
353-4351
1966 Inc.

President
Henry McKee

Vice President
Irene Gulley

Treasurer
Priscilla R. Wolfe

Clerk
Enrique Miyares

Director
Irene Gulley

Director
Henry McKee

Director
Enrique Miyares

Director
Anne Williams

Director
Priscilla Wolfe

PETERBOROUGH

AWANE CREDIT UNION
MAIN STREET
PETERBOROUGH, NH 03458
924-6502
1972 Inc.

President
Michael Soule

Vice President
Richard Healy

Treasurer/Clerk
Ronald L. Roucoulet

Director
Andrew Begosh

Director
Richard Healy

Director
Wendy Peters

Director
Ronald Roucoulet

Director
Michael Soule

ROCHESTER

HOLY ROSARY CREDIT UNION
46 NORTH MAIN STREET
ROCHESTER, NH 03867
332-6840
1962 Inc.

President
Richard J. Sylvain

Vice President
Paul E. Auger

Treasurer
Paul H. Bergeron

Secretary
Constance D. Drapeau

Director
Paul E. Auger

Director
Paul H. Bergeron

Director
Lucien Gagne

Director
Constance Hamann

Director
Roger Hickey

Director
Arthur W. Hoover

Director
Richard J. Poulin

Director
Richard J. Sylvain

Director
Andre Therrien

ROCHESTER
ROCHESTER MUNICIPAL EMPLOYEES C.U.
COLUMBUS AVENUE
ROCHESTER, NH 03867
332-1326
1970 Inc.

President
John Seavey

Treasurer/Clerk
Patricia Mayo

Director
Victoria Lesperance

Director
Patricia Mayo

Director
John Seavey

SANDOWN

WRG CREDIT UNION
RFD 1
SANDOWN, NH 03873
382-5272
1954 Inc.

President
John A. Burnett, Jr.

Vice President
Alfred Ellyson

Treasurer
Lloyd A. Lessard

Clerk
Mary P. Smith

Director
John A. Burnett, Jr.

Director
Alfred Ellyson

Director
Wesley Hodgman

Director
Lloyd A. Lessard

Director
Hazel Rogan

Director
Mary P. Smith

SOMERSWORTH

SOMERSWORTH G. E. EMPLOYEES' C. U.
130 MAIN STREET
SOMERSWORTH, NH 03878
692-5620
1955 Inc.

President
George W. Clement

Vice President
Edward Elkinson

Treasurer
James P. Horn

Clerk
Beulah Jelley

Director
Hector Beattie

Director
George W. Clement

Director
Edward Elkinson

Director
Francis Garofano

Director
James P. Horn

Director
Beulah Jelley

Director
Russell Newell

Director
Marilyn O'Brien

Director
Charles Pratt

SUNCOOK

FRANCO-AMERICAN CREDIT UNION
12-A SCHOOL STREET
SUNCOOK, NH 03275
485-9052
1955 Inc.

President
George P. Guertin

Treasurer
Arthur T. Gaumont

Clerk
Madeline R. Hartford

Director
Henry P. Auger

Director
Arthur T. Gaumont

Director
George P. Guertin

Director
Madeline R. Hartford

Director
Louis P. Plante

Director
William P. Raymond

Director
Floyd B. Severance

TILTON

PIKE EMPLOYEES CREDIT UNION
RFD 1, ROUTE 3
TILTON, NH 03276
286-3121
1981 Inc.

President
Edward Fitzgerald

Vice President
Douglas Veysey

Treasurer
John N. Hoxie

Director
Ronald Blad

Director
Richard Davis

Director
Edward Fitzgerald

Director
Robert Geddis

Director
John N. Hoxie

Director
Terri Johnson

Director
Douglas Veysey

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

CERTAIN OTHER INFORMATION

	STATEMENT OF CONDITION	BERLIN	BERLIN	BRISTOL	CONCORD	CONCORD
		L'ANGE GARDIEN CREDIT UNION	UNITED BROTHERHOOD CREDIT UNION	IPC EMPLOYEES CREDIT UNION	CONCORD POSTAL CREDIT UNION	NEW HAMPSHIRE CENTRAL CREDIT UNION
	ASSETS					
1	Cash and due from banks	$ 495,702.82	$ 1,916,935.14	$ 15,280.89	$ 48,467.50	$ 1,301.90
2	Investments	1,325,550.75	6,150,309.99	....	....	78,640.96
3	Real estate loans	4,481,222.19	509,143.65	....	....	....
4	Secured - household	....	4,250.00	22,414.12	24,768.52	....
5	Secured - other	1,922,825.13	3,670,798.88	698,293.63	380,487.15	141,833.70
6	Unsecured loans	193,064.36	776,500.00	371,273.68	4,916.31	79,781.45
7	Banking premises, furniture and fixtures	479,612.36	20,000.00	....	....	....
8	Other assets	17,954.82	5,000.00	....	....	58.00
9	Total	$8,915,932.43	$13,052,937.66	$1,107,262.32	$458,639.48	$301,616.01
	LIABILITIES AND SURPLUS ACCOUNTS					
10	Shares	$	$ 8,305,859.15	$1,000,760.43	$354,013.87	$279,780.30
11	Deposits	7,587,567.67	1,901,700.00	....	....	....
12	Club accounts	20,054.00	....	3,956.02	....	....
13	Notes payable	....	....	....	....	....
14	Other liabilities	309,951.89	....	....	....	1,086.12
15	Guaranty fund	770,915.66	1,342,547.45	81,820.79	59,102.12	12,386.78
16	Undivided profits	227,443.21	790,347.33	20,725.08	42,371.70	8,362.81
17	Reserves	....	712,483.73	....	3,151.79	....
18	Total	$8,915,932.43	$13,052,937.66	$1,107,262.32	$458,639.48	$301,616.01
	GENERAL INFORMATION					
19	Surety coverage	$1,000,000.00	$3,000,000.00	$1,000,000.00	Total Assets	$1,000,000.00
20	Total compensation paid to officers and employees	101,527.05	78,235.67	12,317.00	$3,000.00	14,442.12
21	Number of members	3,704	4,912	1,620	343	875
	Number of loans:					
22	Real estate	520	52	...	...	...
23	Secured	615	1,351	440	141	226
24	Unsecured	298	181	182	14	127
25	Total	1,433	1,584	622	155	353

	STATEMENT OF CONDITION	DOVER -	DOVER	DOVER	EXETER	HANOVER
		D R C EMPLOYEES CREDIT UNION	K. P. CREDIT UNION	W D H EMPLOYEES CREDIT UNION	P E A CREDIT UNION	HANOVER CREDIT UNION
	ASSETS					
1	Cash and due from banks	$177,200.82	$ 24,820.45	$ 1,678.00	$ 159,065.72	$ 59,695.37
2	Investments	....	....	89,180.40	3,561.49	....
3	Real estate loans	....	....	....	231,886.20	....
4	Secured - household	....	4,121.14	....	....	....
5	Secured - other	116,036.48	200,334.73	15,382.01	669,461.36	379,016.83
6	Unsecured loans	205,797.89	83,343.04	30,408.31	127,957.22	228,576.68
7	Banking premises, furniture and fixtures	3,422.86	1,195.16	404.23	1,918.98	2,205.25
8	Other assets	....	....	....	28,108.52	2,422.62
9	Total	$502,458.05	$313,814.52	$137,052.95	$1,221,959.49	$671,916.75
	LIABILITIES AND SURPLUS ACCOUNTS					
10	Shares	$426,392.54	$260,435.05	$124,728.83	$ 845,519.90	$629,529.61
11	Deposits	....	....	....	188,000.00	....
12	Club accounts	48,955.00	35,898.00	....	....	6,700.50
13	Notes payable	....	....	....	....	....
14	Other liabilities	3,625.88	8,436.36	....	61,916.98	17,256.53
15	Guaranty fund	5,981.50	4,684.20	898.20	82,083.75	8,341.11
16	Undivided profits	17,503.13	4,360.91	11,425.92	24,377.76	6,829.00
17	Reserves	....	....	....	20,061.10	3,260.00
18	Total	$502,458.05	$313,814.52	$137,052.95	$1,221,959.49	$671,916.75
	GENERAL INFORMATION					
19	Surety coverage	$1,000,000.00	$1,000,000.00	Total Assets	$1,000,000.00	$1,000,000.00
20	Total compensation paid to officers and employees	$20,206.84	$14,311.21	....	$8,348.38	$20,696.64
21	Number of members	1,562	720	309	710	1,664
	Number of loans:					
22	Real estate	...	...	...	27	...
23	Secured	104	151	35	226	231
24	Unsecured	597	188	74	164	371
25	Total	701	339	109	517	602

		KEENE	KEENE	KEENE	LACONIA	LEBANON
	STATEMENT OF CONDITION	M P B EMPLOYEES CREDIT UNION	MONADNOCK CREDIT UNION	S & C CREDIT UNION	BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	SBB EMPLOYEES CREDIT UNION
	ASSETS					
1	Cash and due from banks	$ 36,055.98	$ 2,734.38	$15,174.55	$ 472.27	$ 4,631.41
2	Investments	140,286.92	186,322.36	....	....	116,485.09
3	Real estate loans	191,125.26	17,031.80	....	....	....
4	Secured - household	9,688.65	....	....	....	....
5	Secured - other	940,255.80	348,158.99	59,177.41	154,471.03	555,207.30
6	Unsecured loans	341,484.23	456,915.65	5,527.62	11,047.20	146,174.35
7	Banking premises, furniture and fixtures	8,202.25	9,897.12	....	....	....
8	Other assets	7,463.07	46,948.93	....	....	....
9	Total	$1,674,562.16	$1,068,009.23	$79,879.58	$165,990.50	$822,498.15
	LIABILITIES AND SURPLUS ACCOUNTS					
10	Shares	$1,336,829.57	$ 975,798.73	$68,045.26	$132,030.18	$708,966.99
11	Deposits	....	20,000.00	....	....	....
12	Club accounts	54,068.04	2,065.11	780.75	....	8,817.11
13	Notes payable	....	....	....	....	....
14	Other liabilities	3,616.42	14,140.66	90.93	....	4,342.89
15	Guaranty fund	177,228.10	49,050.66	4,622.79	17,673.55	42,993.93
16	Undivided profits	24,977.80	6,761.12	6,339.85	15,236.27	9,532.43
17	Reserves	77,842.23	192.95	....	1,050.50	47,844.80
18	Total	$1,674,562.16	$1,068,009.23	$79,879.58	$165,990.50	$822,498.15
	GENERAL INFORMATION					
19	Surety coverage	$2,000,000.00	Total Assets	Total Assets	Total Assets	Total Assets
20	Total compensation paid to officers and employees	$42,315.63	$40,445.50	$1,680.00	$1,950.00	$13,695.43
21	Number of members	1,682	2,065	185	125	822
	Number of loans:					
22	Real estate	24	10	...	...	...
23	Secured	422	192	41	50	259
24	Unsecured	443	558	16	11	264
25	Total	889	760	57	61	523

STATEMENT OF CONDITION	MANCHESTER	MANCHESTER	MANCHESTER	MANCHESTER	MANCHESTER
	CATHEDRAL PARISH CREDIT UNION	GRANITE STATE CREDIT UNION	J. F. & ASSOCIATES CREDIT UNION	MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	N. H. FOOD INDUSTRY CREDIT UNION
ASSETS					
1 Cash and due from banks	$ 258,940.02	$2,753,185.71	$ 230,391.06	$1,783,417.36	$ 28,409.56
2 Investments	....	799,605.24	78.00	964,497.42	138,753.34
3 Real estate loans	....	957,144.08	....	....	....
4 Secured - household	1,775.64	636,397.61	52,309.23	59,612.40	....
5 Secured - other	1,416,790.88	3,538,495.80	1,665,793.51	2,146,472.97	518,642.04
6 Unsecured loans	24,649.08	....	231,590.28	528,745.35	20,363.15
7 Banking premises, furniture and fixtures	2,150.00	8,408.71	43,163.97	298,382.70	8,387.24
8 Other assets	241.59	141,724.98	....	....	1,688.31
9 Total	$1,704,547.21	$8,834,962.13	$2,223,326.05	$5,781,128.20	$716,243.64
LIABILITIES AND SURPLUS ACCOUNTS					
10 Shares	$1,491,508.27	$8,049,449.34	$2,003,375.00	$5,014,016.72	$657,565.43
11 Deposits	....	....	....	....	....
12 Club accounts	....	37,522.80	....	21,857.40	....
13 Notes payable	....	....	20,000.00	....	....
14 Other liabilities	1,158.39	450.64	5,610.93	59,876.47	327.87
15 Guaranty fund	150,354.28	396,798.82	79,814.39	350,000.00	16,902.52
16 Undivided profits	61,526.27	350,740.53	114,525.73	335,377.61	41,447.82
17 Reserves	....	....	....	....	....
18 Total	$1,704,547.21	$8,834,962.13	$2,223,326.05	$5,781,128.20	$716,243.64
GENERAL INFORMATION					
19 Surety coverage	$1,000,000.00	$1,000,000.00	$1,000,000.00	$3,000,000.00	Total Assets
20 Total compensation paid to officers and employees	$20,471.07	$98,205.63	$57,597.83	$59,577.42	$21,480.00
21 Number of members	1,771	4,117	3,860	4,088	1,746
Number of loans:					
22 Real estate	...	118	...	...	...
23 Secured	615	1,651	854	941	268
24 Unsecured	64	939	640	642	114
25 Total	679	2,708	1,494	1,383	382

	STATEMENT OF CONDITION	MANCHESTER	MANCHESTER	MANCHESTER	NASHUA	NASHUA
		POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE	TELEPHONE WORKERS' CREDIT UNION OF NEW HAMPSHIRE	UNION LEADER EMPLOYEES CREDIT UNION	GATEWAY CREDIT UNION	NASHUA MUNICIPAL EMPLOYEES CREDIT UNION
	ASSETS					
1	Cash and due from banks	$ 33,844.34	$ 3,522,444.66	$ 74,643.98	$ 188,075.24	$ 502,931.71
2	Investments	154,832.40	17,254.00	1.00	532.15	341,778.12
3	Real estate loans	....	552,351.74	....	....	....
4	Secured - household	124,086.74	....	11,600.10	....	....
5	Secured - other	2,203,048.06	5,705,754.38	724,919.48	975,730.53	873,237.56
6	Unsecured loans	311,017.25	3,160,324.41	11,424.91	895,052.94	559,346.20
7	Banking premises, furniture and fixtures	15,461.81	258,054.93	341.70	56,623.58	21,543.79
8	Other assets	77.41	74,991.19	....	4,933.70	13,293.66
9	Total	$2,842,368.01	$13,291,175.31	$822,931.17	$2,120,948.14	$2,312,131.04
	LIABILITIES AND SURPLUS ACCOUNTS					
10	Shares	$2,524,133.09	$11,122,740.07	$618,138.94	$1,981,767.50	$1,966,399.89
11	Deposits	....	....	....	22,000.00	....
12	Club accounts	....	139,450.98	....	....	....
13	Notes payable	....	200,000.00	....	....	....
14	Other liabilities	2,578.60	445,189.58	329.02	6,038.15	3,367.01
15	Guaranty fund	231,448.30	971,070.35	145,091.24	77,951.00	175,000.00
16	Undivided profits	53,450.88	412,724.33	59,371.97	....	4,680.20
17	Reserves	30,757.14	....	....	33,191.49	162,683.94
18	Total	$2,842,368.01	$13,291,175.31	$822,931.17	$2,120,948.14	$2,312,131.04
	GENERAL INFORMATION					
19	Surety coverage	$1,000,000.00	$1,000,000.00	Total Assets	$1,000,000.00	$2,000,000.00
20	Total compensation paid to officers and employees	$31,230.01	$114,682.08	$12,201.52	$52,008.31	$45,352.54
21	Number of members	2,065	4,668	470	4,366	3,300
	Number of loans:					
22	Real estate	...	88	...	...	...
23	Secured	711	1,833	203	460	429
24	Unsecured	310	1,786	26	1,379	989
25	Total	1,021	3,707	229	1,839	1,418

STATEMENT OF CONDITION	NASHUA	NASHUA	NEWINGTON	ORFORD	PETERBOROUGH
	ST. JOSEPH HOSPITAL EMPLOYEES CREDIT UNION	SPRAGUE-NASHUA CREDIT UNION	NEWCO CREDIT UNION	EQUITY EMPLOYEES CREDIT UNION	AWANE CREDIT UNION
ASSETS					
1 Cash and due from banks	$ 39,250.44	$437,025.99	$ 78,777.77	$ 5,060.69	$1,025,136.67
2 Investments	....	....	....	5,993.21	....
3 Real estate loans	....	....	....	....	1,000,991.01
4 Secured - household	....	....	....	....	....
5 Secured - other	476,872.22	449,101.72	496,459.27	25,597.08	1,826,510.30
6 Unsecured loans	25,645.46	106,619.10	25,015.60	438.42	168,000.00
7 Banking premises, furniture and fixtures	....	....	350.86	....	13,700.00
8 Other assets	576.70	....	34.44	....	10,000.00
9 Total	$542,344.82	$992,746.81	$600,637.94	$37,089.40	$4,044,337.98
LIABILITIES AND SURPLUS ACCOUNTS					
10 Shares	$471,566.58	$857,641.85	$490,291.84	$29,283.10	$3,713,565.32
11 Deposits	....	....	....	....	....
12 Club accounts	15,645.00	....	....	....	....
13 Notes payable	....	....	....	....	....
14 Other liabilities	12,000.00	1,877.16	534.68	....	14,105.67
15 Guaranty fund	24,958.20	93,118.24	54,662.71	2,836.30	244,256.89
16 Undivided profits	18,175.04	40,109.56	55,148.71	4,970.00	71,911.95
17 Reserves	....	....	....	....	498.15
18 Total	$542,344.82	$992,746.81	$600,637.94	$37,089.40	$4,044,337.98
GENERAL INFORMATION					
19 Surety coverage	Total Assets	Total Assets	Total Assets	Total Assets	$1,000,000.00
20 Total compensation paid to officers and employees	$14,696.31	$10,032.00	$19,598.51	$100.00	51,565.38
21 Number of members	780	740	580	63	1,450
Number of loans:					
22 Real estate	...	...	...	...	22
23 Secured	223	236	214	23	440
24 Unsecured	95	194	60	2	28
25 Total	318	430	274	25	490

	STATEMENT OF CONDITION	ROCHESTER	ROCHESTER	SANDOWN	SOMERSWORTH	SUNCOOK
		HOLY ROSARY CREDIT UNION	ROCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	WRG CREDIT UNION	SOMERSWORTH G. E. EMPLOYEES CREDIT UNION	FRANCO-AMERICAN CREDIT UNION
	ASSETS					
1	Cash and due from banks	$ 125,948.18	$31,190.98	$ 5,967.79	$ 170,516.98	$ 49,625.70
2	Investments	157,956.58	....	....	61,653.28	4,286.80
3	Real estate loans	462,145.50	....	....	....	1,166,247.75
4	Secured - household	....	....	....	47,125.19	....
5	Secured - other	1,080,427.02	....	23,348.36	1,492,119.70	540,447.68
6	Unsecured loans	190,654.00	30,588.28	....	724,165.44	117,433.30
7	Banking premises, furniture and fixtures	28,410.54	....	....	1,373.24	5,151.00
8	Other assets	11,099.83	....	....	9,542.43	....
9	Total	$2,056,641.65	$61,779.26	$29,315.15	$2,506,496.26	$1,883,192.23
	LIABILITIES AND SURPLUS ACCOUNTS					
10	Shares	$1,303,976.65	$56,287.34	$25,005.47	$1,806,000.57	$1,514,175.21
11	Deposits	581,602.19	....	....	....	....
12	Club accounts	32,410.81	....	....	19,376.69	9,583.00
13	Notes payable	....	....	....	300,000.00	100,000.00
14	Other liabilities	1,597.17	....	....	58,554.83	1,308.11
15	Guaranty fund	73,040.85	723.46	2,108.20	221,404.61	161,621.83
16	Undivided profits	64,013.98	4,768.46	2,202.48	59,853.94	93,004.08
17	Reserves	....	....	....	41,405.62	3,500.00
18	Total	$2,056,641.65	$61,779.26	$29,316.15	$2,506,496.26	$1,883,192.23
	GENERAL INFORMATION					
19	Surety coverage	$1,000,000.00	Total Assets	Total Assets	$3,000,000.00	$2,000,000.00
20	Total compensation paid to officers and employees	$34,941.94	....	....	$47,481.77	$31,944.37
21	Number of members	1,519	145	85	2,091	919
	Number of loans:					
22	Real estate	74	...	...	...	76
23	Secured	499	...	11	710	175
24	Unsecured	164	69	...	763	116
25	Total	737	69	11	1,473	367

	STATEMENT OF CONDITION	TILTON				
		PIKE EMPLOYEES CREDIT UNION				
	ASSETS					
1	Cash and due from banks	$7,123.27				
2	Investments	....				
3	Real estate loans	....				
4	Secured - household	....				
5	Secured - other	....				
6	Unsecured loans	....				
7	Banking premises, furniture and fixtures	....				
8	Other assets	....				
9	Total	$7,123.27				
	LIABILITIES AND SURPLUS ACCOUNTS					
10	Shares	$7,330.01				
11	Deposits	....				
12	Club accounts	....				
13	Notes payable	....				
14	Other liabilities	....				
15	Guaranty fund	(206.74)				
16	Undivided profits	....				
17	Reserves	....				
18	Total	$7,123.27				
	GENERAL INFORMATION					
19	Surety coverage	Total Assets				
20	Total compensation paid to officers and employees	....				
21	Number of members	70				
	Number of loans:					
22	Real estate	...				
23	Secured	...				
24	Unsecured	...				
25	Total	...				

STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	BERLIN L'ANGE GARDIEN CREDIT UNION	BERLIN UNITED BROTHERHOOD CREDIT UNION	BRISTOL IPC EMPLOYEES CREDIT UNION	CONCORD CONCORD POSTAL CREDIT UNION	CONCORD NEW HAMPSHIRE CENTRAL CREDIT UNION
CURRENT OPERATING EARNINGS:					
1 Interest received on loans	$ 656,749.81	$ 630,625.67	$123,308.94	$ 49,140.08	$30,625.88
2 Interest received on securities	182,069.00	664,531.11	....	....	13,319.53
3 Interest received on bank deposits	9,991.91	344,592.27	6,911.66	1,629.36	....
4 Fines	....	....	....	....	....
5 Other current operating earnings	8,959.82	4,552.27	....	....	1,166.82
6 Gross Current Operating Earnings	857,770.54	1,644,301.32	130,220.60	50,769.44	45,112.23
CURRENT OPERATING EXPENSES:					
7 Salaries	101,527.05	78,235.67	12,317.00	3,000.00	14,442.12
8 Borrowers' insurance	9,394.55	36,129.26	2,357.16	2,841.84	1,584.15
9 Life savings insurance	4,887.14	38,458.33	1,182.42	1,744.27	1,923.84
10 Interest on borrowed money	....	....	356.54	....	....
11 Rent or maintenance of owned quarters	32,652.78	12,236.69	....	....	1,369.85
12 Other current operating expenses	98,136.63	55,125.36	12,494.35	2,241.65	8,027.24
13 Total Current Operating Expenses	246,598.15	220,185.31	28,707.47	9,827.76	27,347.20
14 NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	611,172.39	1,424,116.01	101,513.13	40,941.68	17,765.03
DIVIDENDS AND INTEREST PAID:					
15 Share holders	....	622,521.56	71,542.46	28,769.61	12,688.13
16 Depositors	636,192.39	136,213.68	....	....	....
17 Interest refunds	....	....	....	4,791.81	....
18 Total Dividends and Interest Paid	636,192.39	758,735.24	71,542.46	33,561.42	12,688.13
19 NET EARNINGS	(25,020.00)	665,380.77	29,970.67	7,380.26	5,076.90

20 PROFITS ON ASSETS SOLD OR EXCHANGES	....	....	....	....	....
21 RECOVERIES	2,837.03	4,887.07	2,323.84	....	....
22 ENTRANCE FEES	....	....	....	65.00	....
23 Subtotal	(22,182.97)	670,267.84	32,294.51	7,445.26	5,076.90
LOSSES AND CHARGE-OFFS:					
24 On loans	28,007.70	49,277.05	24,560.77	69.16	1,865.84
25 On securities	....	....	....	....	....
26 All other	392.14	....	....	20.00	....
27 Total Losses and Charge-offs	28,399.84	49,277.05	24,560.77	89.16	1,865.84
28 OTHER INCREASES/(DECREASES) IN THE SURPLUS ACCOUNT	....	....	....	....	....
29 NET CHANGE FOR PERIOD	(50,582.81)	620,990.79	7,733.74	7,356.10	3,211.06
30 SURPLUS ACCOUNT AT BEGINNING OF PERIOD	1,048,941.68	2,224,387.72	94,812.13	97,269.51	17,538.53
31 SURPLUS ACCOUNT AT END OF PERIOD	$ 998,358.87	$2,845,378.51	$102,545.87	$104,625.61	$20,749.59

STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	DOVER	DOVER	DOVER	EXETER	HANOVER
	D R C EMPLOYEES CREDIT UNION	K. P. CREDIT UNION	W D H EMPLOYEES CREDIT UNION	P E A CREDIT UNION	HANOVER CREDIT UNION
CURRENT OPERATING EARNINGS:					
1 Interest received on loans	$48,127.19	$38,370.74	$ 6,072.07	$ 98,956.73	$86,933.64
2 Interest received on securities	17,036.42	....	10,648.90	29,298.12	....
3 Interest received on bank deposits	....	10,181.09	28.69	....	5,728.31
4 Fines	....	....	....	....	....
5 Other current operating earnings	575.08	274.81	....	633.52	1,074.67
6 Gross Current Operating Earnings	65,738.69	48,826.64	16,749.66	128,888.37	93,736.62
CURRENT OPERATING EXPENSES:					
7 Salaries	20,206.84	14,311.21	....	8,348.38	20,696.64
8 Borrowers' insurance	1,580.21	1,839.89	411.16	5,521.26	3,199.43
9 Life savings insurance	2,347.82	2,003.53	915.79	2,600.66	3,134.56
10 Interest on borrowed money	....	181.00	....	....	....
11 Rent or maintenance of owned quarters	....	....	....	2,624.98	2,100.00
12 Other current operating expenses	18,982.48	8,699.60	4,616.31	5,745.14	16,226.67
13 Total Current Operating Expenses	43,117.35	27,035.23	5,943.26	24,340.42	45,357.30
14 NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	22,621.34	21,791.41	10,806.40	104,547.95	48,379.32
DIVIDENDS AND INTEREST PAID:					
15 Share holders	16,871.24	11,972.22	1,918.21	64,910.69	28,275.05
16 Depositors	....	3,410.00	....	19,673.58	....
17 Interest refunds	2,834.00	....	....	....	....
18 Total Dividends and Interest Paid	19,705.24	15,382.22	1,918.21	84,584.27	28,275.05
19 NET EARNINGS	2,916.10	6,409.19	8,888.19	19,963.68	20,104.27

20 PROFITS ON ASSETS SOLD OR EXCHANGES	....	....	....	....	....
21 RECOVERIES	11.17	946.64	....	....	1,664.05
22 ENTRANCE FEES	....	....	....	13.40	....
23 Subtotal	2,927.27	7,355.83	8,888.19	19,977.08	21,768.32
LOSSES AND CHARGE-OFFS:					
24 On loans	10,966.88	4,952.28	2,137.29	5,581.88	11,210.09
25 On securities	....	....	....	....	....
26 All other	183.62	4.06	154.68	....	109.33
27 Total Losses and Charge-offs	11,150.50	4,956.34	2,291.97	5,581.88	11,319.42
28 OTHER INCREASES/(DECREASES) IN THE SURPLUS ACCOUNT	....	....	....	....	2,360.00
29 NET CHANGE FOR PERIOD	(8,223.23)	2,399.49	6,596.22	14,395.20	12,808.90
30 SURPLUS ACCOUNT AT BEGINNING OF PERIOD	31,707.86	6,645.62	5,727.90	112,127.41	5,621.21
31 SURPLUS ACCOUNT AT END OF PERIOD	$23,484.63	$ 9,045.11	$12,324.12	$126,522.61	$18,430.11

	KEENE	KEENE	KEENE	LACONIA	LEBANON
STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	M P B EMPLOYEES CREDIT UNION	MONADNOCK CREDIT UNION	S & C CREDIT UNION	BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	SBB EMPLOYEES' CREDIT UNION
CURRENT OPERATING EARNINGS:					
1 Interest received on loans	$227,752.61	$124,017.90	$ 9,472.83	$19,428.72	$ 70,739.66
2 Interest received on securities	22,489.28	27,475.18	....	....	22,287.88
3 Interest received on bank deposits	....	....	487.18	4.15	....
4 Fines	....	....	....	....	....
5 Other current operating earnings	2,724.76	3,729.10	230.20	....	1,551.82
6 Gross Current Operating Earnings	252,966.65	155,222.18	10,190.21	19,432.87	94,579.36
CURRENT OPERATING EXPENSES:					
7 Salaries	42,315.63	40,445.50	1,680.00	1,950.00	13,695.43
8 Borrowers' insurance	9,259.80	3,042.09	368.57	1,205.81	3,201.64
9 Life savings insurance	6,427.49	4,004.45	319.86	763.00	2,087.23
10 Interest on borrowed money	....	1,919.89	....	....	784.23
11 Rent or maintenance of owned quarters	....	3,983.26	....	....	....
12 Other current operating expenses	46,377.81	39,009.62	1,594.76	1,603.22	8,804.76
13 Total Current Operating Expenses	104,380.73	92,404.81	3,963.19	5,522.03	28,573.29
14 NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	148,585.92	62,817.37	6,227.02	13,910.84	66,006.07
DIVIDENDS AND INTEREST PAID:					
15 Share holders	108,807.52	43,354.19	3,777.30	12,807.51	39,433.89
16 Depositors	....	....	....	....	....
17 Interest refunds	....	....	....	....	....
18 Total Dividends and Interest Paid	108,807.52	43,354.19	3,777.30	12,807.51	39,433.89
19 NET EARNINGS	39,778.40	19,463.18	2,449.72	1,103.33	26,572.18

20 PROFITS ON ASSETS SOLD OR EXCHANGES	....	311.44	....	....	....
21 RECOVERIES	751.76	876.05	79.43	....	94.53
22 ENTRANCE FEES	....	....	4.50	8.00	....
23 Subtotal	40,530.16	20,650.67	2,533.65	1,111.33	26,666.71
LOSSES AND CHARGE-OFFS:					
24 On loans	9,216.99	12,144.04	15.13	....	1,064.92
25 On securities	....	....	....	....	....
26 All other	....	4,764.12	....	....	....
27 Total Losses and Charge-offs	9,216.99	16,908.16	15.13	....	1,064.92
28 OTHER INCREASES/(DECREASES) IN THE SURPLUS ACCOUNT	....	....	....	....	....
29 NET CHANGE FOR PERIOD	31,313.17	3,742.51	2,518.52	1,111.33	25,601.79
30 SURPLUS ACCOUNT AT BEGINNING OF PERIOD	248,734.96	52,262.22	8,444.12	32,848.99	74,769.37
31 SURPLUS ACCOUNT AT END OF PERIOD	$280,048.13	$ 56,004.73	$10,962.64	$33,960.32	$100,371.16

STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	MANCHESTER	MANCHESTER	MANCHESTER	MANCHESTER	MANCHESTER
	CATHEDRAL PARISH CREDIT UNION	GRANITE STATE CREDIT UNION	J. F. & ASSOCIATES CREDIT UNION	MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	N. H. FOOD INDUSTRY CREDIT UNION
CURRENT OPERATING EARNINGS:					
1 Interest received on loans	$169,376.02	$ 634,844.67	$254,971.70	$341,008.42	$ 91,944.88
2 Interest received on securities	....	509,654.96	....	259,323.52	43,098.40
3 Interest received on bank deposits	37,951.21	1,747.96	....	....	....
4 Fines	....	....	30,132.62	....	....
5 Other current operating earnings	1,146.08	1,984.56	4,157.65	22,948.96	3,244.38
6 Gross Current Operating Earnings	208,464.31	1,148,232.15	289,261.97	623,280.90	138,287.66
CURRENT OPERATING EXPENSES:					
7 Salaries	20,471.07	98,205.63	57,597.83	59,577.42	21,480.00
8 Borrowers' insurance	11,719.77	....	11,748.88	28,649.38	4,989.01
9 Life savings insurance	7,250.24	10,823.89	9,960.37	28,644.41	5,780.39
10 Interest on borrowed money	....	26,998.95	2,231.51	....	....
11 Rent or maintenance of owned quarters	2,400.00	9,246.88	10,945.97	15,451.42	3,200.00
12 Other current operating expenses	17,820.14	85,014.65	39,282.94	66,683.64	32,494.45
13 Total Current Operating Expenses	59,661.22	230,290.00	131,767.50	199,006.27	67,943.85
14 NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	148,803.09	917,942.15	157,494.47	424,274.63	70,343.81
DIVIDENDS AND INTEREST PAID:					
15 Share holders	92,239.02	667,617.52	104,363.55	258,892.06	43,275.96
16 Depositors	....	....	....	....	....
17 Interest refunds	....	....	....	....	....
18 Total Dividends and Interest Paid	92,239.02	667,617.52	104,363.55	258,892.06	43,275.96
19 NET EARNINGS	56,564.07	250,324.63	53,130.92	165,382.57	27,067.85

20	PROFITS ON ASSETS SOLD OR EXCHANGES	....	5,621.32	....	....	....
21	RECOVERIES	....	1,007.47	....	600.00	2,986.04
22	ENTRANCE FEES	60.00	....	230.25	334.00	517.87
23	Subtotal	56,624.07	256,953.42	53,361.17	166,316.57	30,571.76
	LOSSES AND CHARGE-OFFS:					
24	On loans	277.37	2,150.42	12,421.68	16,049.03	4,634.03
25	On securities	....	....	....	....	....
26	All other	985.29	....	....	....	320.00
27	Total Losses and Charge-offs	1,262.66	2,150.42	12,421.68	16,049.03	4,954.03
28	OTHER INCREASES/(DECREASES) IN THE SURPLUS ACCOUNT	....	....	....	....	....
29	NET CHANGE FOR PERIOD	55,361.41	254,803.00	40,939.49	150,267.54	25,617.73
30	SURPLUS ACCOUNT AT BEGINNING OF PERIOD	156,519.14	492,736.35	153,400.63	535,110.07	32,732.61
31	SURPLUS ACCOUNT AT END OF PERIOD	$211,880.55	$ 747,539.35	$194,340.12	$685,377.61	$ 58,350.34

STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	MANCHESTER	MANCHESTER	MANCHESTER	NASHUA	NASHUA
	POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE	TELEPHONE WORKERS' CREDIT UNION OF NEW HAMPSHIRE	UNION LEADER EMPLOYEES CREDIT UNION	GATEWAY CREDIT UNION	NASHUA MUNICIPAL EMPLOYEES CREDIT UNION
CURRENT OPERATING EARNINGS:					
1 Interest received on loans	$275,606.08	$1,020,044.30	$ 85,654.75	$255,116.37	$198,509.13
2 Interest received on securities	18,346.89	3,625.20	....	28,678.45	93,768.39
3 Interest received on bank deposits	5,050.07	214,141.35	5,164.16	....	210.04
4 Fines	....	....	....	....	....
5 Other current operating earnings	7,637.78	3,777.39	....	7,799.68	1,716.72
6 Gross Current Operating Earnings	306,640.82	1,241,588.24	90,818.91	291,594.50	294,204.28
CURRENT OPERATING EXPENSES:					
7 Salaries	31,230.01	114,682.08	12,201.52	52,008.31	45,352.54
8 Borrowers' insurance	13,024.32	22,861.39	5,606.80	8,485.34	2,810.27
9 Life savings insurance	9,136.18	....	4,244.36	8,120.49	2,631.50
10 Interest on borrowed money	....	....	....	1,850.84	....
11 Rent or maintenance of owned quarters	....	26,768.56	....	4,285.47	3,971.87
12 Other current operating expenses	21,794.26	104,519.04	4,132.25	52,277.73	51,430.19
13 Total Current Operating Expenses	75,184.77	268,831.07	26,184.93	127,028.18	106,196.37
14 NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	231,456.05	972,757.17	64,633.98	164,566.32	188,007.91
DIVIDENDS AND INTEREST PAID:					
15 Share holders	166,203.04	716,019.73	43,800.60	94,503.82	98,361.13
16 Depositors	....	....	....	....	....
17 Interest refunds	....	....	4,969.42	....	....
18 Total Dividends and Interest Paid	166,203.04	716,019.73	48,770.02	94,503.82	98,361.13
19 NET EARNINGS	65,253.01	256,737.44	15,863.96	70,062.50	89,646.78

20 PROFITS ON ASSETS SOLD OR EXCHANGES	....	....	....	....	....
21 RECOVERIES	....	6,970.32	....	3,096.93	4,895.50
22 ENTRANCE FEES	37.75	149.00	9.75	1,084.00	375.00
23 Subtotal	65,290.76	263,856.76	15,873.71	74,243.43	94,917.28
LOSSES AND CHARGE-OFFS:					
24 On loans	1,224.16	4,687.04	206.83	23,932.18	10,264.05
25 On securities	....	....	....	....	....
26 All other	....	....	....	....	89.00
27 Total Losses and Charge-offs	1,224.16	4,687.04	206.83	23,932.18	10,353.05
28 OTHER INCREASES/(DECREASES) IN THE SURPLUS ACCOUNT	....	....	....	3,803.65	....
29 NET CHANGE FOR PERIOD	64,066.60	259,169.72	15,666.88	54,114.90	84,564.23
30 SURPLUS ACCOUNT AT BEGINNING OF PERIOD	251,589.72	1,124,624.96	188,796.33	57,027.59	257,799.91
31 SURPLUS ACCOUNT AT END OF PERIOD	$315,656.32	$1,383,794.68	$204,463.21	$111,142.49	$342,364.14

STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	NASHUA	NASHUA	NEWINGTON	ORFORD	PETERBOROUGH
	ST. JOSEPH HOSPITAL EMPLOYEES CREDIT UNION	SPRAGUE-NASHUA CREDIT UNION	NEWCO CREDIT UNION	EQUITY EMPLOYEES CREDIT UNION	AWANE CREDIT UNION
CURRENT OPERATING EARNINGS:					
1 Interest received on loans	$61,766.46	$ 59,118.13	$ 73,630.98	$3,293.27	$361,977.20
2 Interest received on securities	....	41,394.88	....	806.35	....
3 Interest received on bank deposits	6,761.05	....	1,201.67	444.91	73,985.67
4 Fines	....	....	....	....	....
5 Other current operating earnings	....	3,328.92	....	79.10	4,859.82
6 Gross Current Operating Earnings	68,527.51	103,841.93	74,832.65	4,623.63	440,822.69
CURRENT OPERATING EXPENSES:					
7 Salaries	14,696.31	10,032.00	19,598.51	100.00	51,565.38
8 Borrowers' insurance	2,123.11	....	3,388.55	182.77	4,044.62
9 Life savings insurance	1,550.73	2,325.16	2,495.60	182.05	3,420.00
10 Interest on borrowed money	....	1,778.35	....	....	....
11 Rent or maintenance of owned quarters	....	....	....	....	....
12 Other current operating expenses	4,190.88	9,679.29	8,313.17	452.15	24,711.80
13 Total Current Operating Expenses	22,561.03	23,814.80	33,795.83	916.97	83,741.80
14 NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	45,966.48	80,027.13	41,036.82	3,706.66	357,080.89
DIVIDENDS AND INTEREST PAID:					
15 Share holders	* 33,369.08	59,908.95	28,113.53	1,743.44	296,219.35
16 Depositors	1,900.99	....	....	....	....
17 Interest refunds	....	....	....	....	....
18 Total Dividends and Interest Paid	35,270.07	59,908.95	28,113.53	1,743.44	296,219.35
19 NET EARNINGS	10,696.41	20,118.18	12,923.29	1,963.22	60,861.54

20 PROFITS ON ASSETS SOLD OR EXCHANGES	....	....	....	....	....
21 RECOVERIES	617.00	803.95	97.60	....	668.64
22 ENTRANCE FEES	21.00	90.00	....	3.50	....
23 Subtotal	11,334.41	21,012.13	13,020.89	1,966.72	61,530.18
LOSSES AND CHARGE-OFFS:					
24 On loans	5,107.75	4,514.35	2,246.84	....	2,636.86
25 On securities	....	....	....	....	....
26 All other	5,041.31	....	....	....	....
27 Total Losses and Charge-offs	10,149.06	4,514.35	2,246.84	....	2,636.86
28 OTHER INCREASES/(DECREASES) IN THE SURPLUS ACCOUNT	....	....	....	....	....
29 NET CHANGE FOR PERIOD	1,185.35	16,497.78	10,774.05	1,966.72	58,893.32
30 SURPLUS ACCOUNT AT BEGINNING OF PERIOD	41,947.89	116,730.02	99,037.37	5,839.58	257,773.67
31 SURPLUS ACCOUNT AT END OF PERIOD	$43,133.24	$133,227.80	$109,811.42	$7,806.30	$316,666.99

* Includes 18 months dividends

STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	ROCHESTER	ROCHESTER	SANDOWN	SOMERSWORTH	SUNCOOK
	HOLY ROSARY CREDIT UNION	ROCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	WRG CREDIT UNION	SOMERSWORTH G. E. EMPLOYEES CREDIT UNION	FRANCO-AMERICAN CREDIT UNION
CURRENT OPERATING EARNINGS:					
1 Interest received on loans	$195,841.63	$5,014.35	$1,936.56	$233,537.50	$197,544.37
2 Interest received on securities	56,994.91	....	....	4,316.44	1,454.99
3 Interest received on bank deposits	....	218.85	673.25	16,583.74	894.07
4 Fines	....	....	....	....	....
5 Other current operating earnings	....	204.30	51.92	4,391.52	2,182.39
6 Gross Current Operating Earnings	252,836.54	5,437.50	2,661.73	258,829.20	202,075.82
CURRENT OPERATING EXPENSES:					
7 Salaries	34,941.94	....	....	47,481.77	31,944.37
8 Borrowers' insurance	7,529.31	184.22	126.92	15,607.07	2,171.06
9 Life savings insurance	4,445.43	286.18	186.87	....	....
10 Interest on borrowed money	1,318.18	....	....	3,452.10	13,625.00
11 Rent or maintenance of owned quarters	4,164.75	....	....	....	4,342.94
12 Other current operating expenses	35,010.06	2,118.29	505.15	30,917.86	23,571.78
13 Total Current Operating Expenses	87,409.67	2,588.69	818.94	97,458.80	75,655.15
14 NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	165,426.87	2,848.81	1,842.79	161,370.40	126,420.67
DIVIDENDS AND INTEREST PAID:					
15 Share holders	147,821.27	2,892.92	1,380.54	124,106.70	100,458.03
16 Depositors	....	....	....	....	....
17 Interest refunds	....	....	....	....	....
18 Total Dividends and Interest Paid	147,821.27	2,892.92	1,380.54	124,106.70	100,458.03
19 NET EARNINGS	17,605.60	(44.11)	462.25	37,263.70	25,962.64

20 PROFITS ON ASSETS SOLD OR EXCHANGES	....	....	....	....	....
21 RECOVERIES	519.72	253.96	....	1,655.96	4,748.66
22 ENTRANCE FEES	....	5.25	....	....	....
23 Subtotal	18,125.32	215.10	462.25	38,919.66	30,711.30
LOSSES AND CHARGE-OFFS:					
24 On loans	3,481.58	3,171.34	....	4,430.35	9,270.48
25 On securities	....	....	....	....	....
26 All other	....	....	....	....	1,260.14
27 Total Losses and Charge-offs	3,481.58	3,171.34	....	4,430.35	10,530.62
28 OTHER INCREASES/(DECREASES) IN THE SURPLUS ACCOUNT	....	....	....	....	....
29 NET CHANGE FOR PERIOD	14,643.74	(2,956.24)	462.25	34,489.31	20,180.68
30 SURPLUS ACCOUNT AT BEGINNING OF PERIOD	122,411.09	8,448.16	3,848.43	288,074.86	237,945.23
31 SURPLUS ACCOUNT AT END OF PERIOD	$137,054.83	$5,491.92	$4,310.68	$322,564.17	$258,125.91

STATEMENT OF EARNINGS AND UNDIVIDED PROFITS	TILTON				
	PIKE EMPLOYEES CREDIT UNION				
CURRENT OPERATING EARNINGS:					
1 Interest received on loans	$				
2 Interest received on securities	......				
3 Interest received on bank deposits	19.72				
4 Fines	......				
5 Other current operating earnings	......				
6 Gross Current Operating Earnings	19.72				
CURRENT OPERATING EXPENSES:					
7 Salaries	......				
8 Borrowers' insurance	......				
9 Life savings insurance	......				
10 Interest on borrowed money	......				
11 Rent or maintenance of owned quarters	......				
12 Other current operating expenses	226.46				
13 Total Current Operating Expenses	226.46				
14 NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	(206.74)				
DIVIDENDS AND INTEREST PAID:					
15 Share holders	......				
16 Depositors	......				
17 Interest refunds	......				
18 Total Dividends and Interest Paid	......				
19 NET EARNINGS	(206.74)				

20 PROFITS ON ASSETS SOLD OR EXCHANGES	......				
21 RECOVERIES	......				
22 ENTRANCE FEES	......				
23 Subtotal	(206.74)				
LOSSES AND CHARGE-OFFS:					
24 On loans	......				
25 On securities	......				
26 All other	......				
27 Total Losses and Charge-offs	......				
28 OTHER INCREASES/(DECREASES) IN THE SURPLUS ACCOUNT	......				
29 NET CHANGE FOR PERIOD	(206.74)				
30 SURPLUS ACCOUNT AT BEGINNING OF PERIOD	......				
31 SURPLUS ACCOUNT AT END OF PERIOD	$(206.74)				

ST. MARY'S BANK
200 McGREGOR STREET
MANCHESTER, NEW HAMPSHIRE 03102
TEL. 669-4600
Year of Incorporation, 1909

OFFICERS

Gerard O. Bergevin
President

Ovide A. Lamontagne
Vice President

Raymond A. Lessard
Leon J. Roy
Loan Officers

Norman J. Chapdelaine
Treasurer/Manager

Leonard D. LaCouture
Asst. Treasurer/Manager

Gerald Robert
Secretary

Arlene Letourneau
Marketing Director

Simone R. Roy
Comptroller

Maurice D. Simard, Jr.
Internal Auditor

Raoul W. Roy
Data Processing Mgr.
and Security Officer

DIRECTORS

Gerard O. Bergevin
Norman J. Chapdelaine
Raymond A. Cloutier

Robert A. Duval
Herbie J. Gagnon
Louis P. Gagnon

Ovide A. Lamontagne
Gerald O. Rheault
Gerald O. Robert

GENERAL INFORMATION

Surety coverage	$2,000,000
Total compensation paid to officers and employees (including directors)	$439,200
Total number of accounts	26,583

ASSETS	(CENTS OMITTED)
Cash and due from banks	$ 9,906,066
Investments	3,727,129
Real estate loans	25,124,796
Collateral loans	613,323
Instalment loans	1,965,416
Unsecured loans	348,909
Federal funds sold	865,000
Bank premises, vaults, furniture & fixtures	1,507,827
Other real estate owned	....
Other assets	467,583
Total Assets	$44,526,049

LIABILITIES AND CAPITAL	
Shares	$ 199,618
Demand deposits	3,609,470
Savings deposits	38,210,572
Club deposits	36,229
Other liabilities	475,851
Guaranty fund	1,305,492
Undivided profits	394,691
Other reserves	294,126
Total Liabilities and Capital	$44,526,049

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

	(CENTS OMITTED)
OPERATING EARNINGS:	
Interest and fees on loans	$3,092,582
Interest and dividends on securities	372,234
Commissions, collection, exchange and service charges	61,864
Income on federal funds sold and loans & securities purchased under agreement to resell	120,209
Other operating earnings	1,115,856
Total Operating Earnings	4,762,745
OPERATING EXPENSES:	
Salaries, wages and fees	439,200
Employee benefits	91,928
Net occupancy expense of bank premises	150,694
Interest on capital notes and debentures	....
Interest on borrowing and related liabilities	3,930
Furniture and equipment expense	84,862
Net actual loan losses	7,109
Other operating expenses	283,613
Total Operating Expenses	1,061,336

NET OPERATING EARNINGS BEFORE TAXES	3,701,409
LESS: Applicable income taxes	....
NET OPERATING EARNINGS AFTER TAXES	3,701,409
INTEREST AND DIVIDENDS ON DEPOSITS	3,636,042
NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	65,367
NON-OPERATING (CHARGES)/CREDITS:	
Net gains/(losses) on securities	(25,623)
Other net non-operating (charges)/credits	139
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(25,484)
NET INCOME	39,883
DIVIDENDS PAID ON CAPITAL STOCK	....
NET INCOME AFTER DIVIDENDS	39,883
OTHER INCREASES IN CAPITAL ACCOUNTS	3,253
OTHER DECREASES IN CAPITAL ACCOUNTS	....
NET CHANGE FOR PERIOD	43,136
CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,951,173
CAPITAL ACCOUNT AT END OF PERIOD	$1,194,309

AGGREGATE STATEMENT OF CONDITION OF CREDIT UNIONS

No. Credit Unions Reporting	37 December 31, 1981		No. Credit Unions Reporting	37 December 31, 1981	
	(CENTS OMITTED)	% of Total Assets		(CENTS OMITTED)	% of Total Liabilities and Surplus
			LIABILITIES AND SURPLUS ACCOUNTS		
ASSETS			LIABILITIES		
Cash and due from banks	$ 24,217,191	18.86	Shares	$ 61,352,527	47.77
Investments	14,464,689	11.26	Demand	3,609,470	2.81
Federal funds sold	865,000	.67	Deposits	48,511,442	37.77
Real estate loans	34,694,085	27.01	Club accounts	493,370	.39
Collateral loans	40,008,397	31.15	Notes payable	620,000	.48
Unsecured loans	10,542,750	8.21	Other liabilities	1,515,220	1.18
Banking premises, furniture and fixtures	2,796,190	2.18	Total Liabilities	$116,102,029	90.40
Other assets	843,743	.66			
Total Assets	$128,432,045	100.00	SURPLUS ACCOUNTS		
			Guaranty fund	7,438,778	5.79
			Undivided profits	3,459,289	2.70
			Reserves	1,431,949	1.11
			Total Surplus Accounts	12,330,016	9.60
			Total Liabilities and Surplus	$128,432,045	100.00

AGGREGATE STATEMENT OF EARNINGS AND UNDIVIDED PROFITS

CREDIT UNIONS

	December 31, 1981 (CENTS OMITTED)
CURRENT OPERATING EARNINGS:	
Interest received on loans	$ 9,833,632
Interest received on securities	2,422,853
Interest received on bank deposits	744,602
Fines	30,133
Other current operating earnings	1,392,913
Gross Current Operating Earnings	14,424,133
CURRENT OPERATING EXPENSES:	
Salaries	1,535,538
Borrowers' insurance	227,190
Life savings insurance	174,284
Interest on borrowed money	58,427
Rent or maintenance of owned quarters	290,439
Other current operating expenses	1,409,844
Total Current Operating Expenses	3,695,722
NET EARNINGS AVAILABLE FOR DIVIDENDS AND INTEREST	10,728,411
DIVIDENDS AND INTEREST PAID:	
Shareholders	4,148,940
Depositors	4,433,432
Interest refunds	12,595
Total Dividends and Interest Paid	8,594,967

NET EARNINGS	2,133,444
PROFITS ON ASSETS SOLD OR EXCHANGES	5,933
RECOVERIES	43,532
ENTRANCE FEES	3,008
Subtotal	2,185,917
LOSSES AND CHARGE-OFFS:	
On loans	271,776
On securities	25,623
All other	13,324
Total Losses and Charge-offs	310,723
OTHER INCREASES/(DECREASES) IN THE SURPLUS ACCOUNT	9,417
NET CHANGE FOR PERIOD	1,884,611
SURPLUS ACCOUNT AT BEGINNING OF PERIOD	10,445,405
SURPLUS ACCOUNT AT END OF PERIOD	$12,330,016

ABSTRACT OF THE ANNUAL REPORT

OF

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

CERTAIN OTHER INFORMATION

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
10 FORT EDDY ROAD
CONCORD, NEW HAMPSHIRE 03301
TEL. 224-1432
Year of Incorporation, 1952

OFFICERS

Edward J. Haseltine
President

Paul E. Ordway
Treasurer

Richard J. Weed
Secretary

Richard F. Upton
Clerk

John A. Clements
William F. Kidder, Jr.
Warren D. Thompson
Vice Presidents

Herbert E. Little
Assistant Treasurer

Charles Griffin, Jr.
Assistant Secretary

DIRECTORS

- Paul G. Campagna
- J. Reeve Cantus
- Richard Carey
- John A. Clements
- Lyman A. Cousens
- A. B. Curtis
- Stephen W. Ensign
- W. Robert Felder
- Richard M. Ford
- Joseph F. Gaulin
- George Gilman
- Charles Griffin, Jr.
- Roger Hamblin
- Edward J. Haseltine
- Bruce Johnstone
- E. Leo Kanteres
- William F. Kidder, Jr.
- Roy M. Malool
- J. Neal Martin
- William D. McGeehan
- Ruth Nemzoff
- Paul E. Ordway
- Robert E. Paddock
- Thomas Palazzi
- Charles F. Rutter
- George Sadler
- Donald W. Stahle
- William F. Stone
- Reyer Swan
- Curt M. Swenson
- Samuel Tamposi
- Warren D. Thompson
- Thomas C. Tobey
- Joan M. Whittaker

ASSETS

CURRENT ASSETS:			
Cash - regular account	$ 2,183		
Cash - special account	2,610		
Cash - statement savings account	12,888		
Petty cash	20		
Investments:	549,406	$ 567,107	
Total Cash and Due from Banks			
Accrued interest receivable		87,867	
Prepaid rent		550	
Prepaid insurance		331	
Loans receivable	1,757,406		
Less: Allowance for uncollectible loans	100,000	1,657,406	
Accounts receivable		4,125	
Total Current Assets			$2,317,386
FIXED ASSETS:			
Furniture and fixtures		3,135	
Less: Reserve for depreciation		1,[illegible]3	
Net depreciated value			1,242
Real estate owned			101,740
Total Assets			$2,420,368

STATEMENT OF EARNINGS AND UNDIVIDED PROFITS

OPERATING EARNINGS:		
Interest on loans receivable	$229,175	
Interest on investments	68,935	
Service fee and miscellaneous	900	$299,010
OPERATING EXPENSES:		
Salaries	30,750	
Manager's expense	3,212	
Interest on notes payable - memebers	172,853	
Expense of occupancy and maintenance of quarters	7,332	
Taxes other than income and real estate	2,019	
Provision for loan losses	36,209	
Miscellaneous	12,060	264,435
NET OPERATING EARNINGS BEFORE INCOME TAXES		34,575
LESS: Applicable income taxes		3,215
NET OPERATING EARNINGS AFTER TAXES		31,360
NON-OPERATING (CHARGES)/CREDITS		(48,464)
SUBTOTAL		(17,104)
OTHER INCREASES IN CAPITAL ACCOUNTS		......
OTHER DECREASES IN CAPITAL ACCOUNTS		......
NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD		(17,104)
CAPITAL ACCOUNT AT BEGINNING OF PERIOD		194,140
CAPITAL ACCOUNT AT END OF PERIOD		$177,036

LIABILITIES AND CAPITAL

LIABILITIES:		
Notes payable - members	$2,161,232	
Accrued interest on notes payable	79,244	
Accrued state taxes	2,126	
Accrued expenses	......	
Employees' payroll taxes	730	
Total Liabilities		$2,243,332
CAPITAL STOCK		113,700
SURPLUS		63,336
Total Liabilities and Capital		$2,420,368

GENERAL INFORMATION

Surety coverage	$20,000
Total compensation paid to officers and employees (including directors)	$30,750

ANNUAL REPORT OF

SECOND MORTGAGE HOME LOAN LICENSEES

SHOWING

LOCATION,

CONSOLIDATED STATEMENT OF CONDITION,

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE

AND ANALYSIS OF LOANS

SECOND MORTGAGE HOME LOAN LICENSEES

American Funding Limited	Manchester
Associates Financial Services of America, Inc.	Laconia
Associates Financial Services of America, Inc.	Manchester
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc. #1	Manchester
Avco Financial Services of New Hampshire, Inc. #2	Manchester
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Baker Financial Services	Londonderry
Beneficial Mortgage Co. of New Hampshire	Concord
Beneficial Mortgage Co. of New Hampshire	Derry
Beneficial Mortgage Co. of New Hampshire	Dover
Beneficial Mortgage Co. of New Hampshire	Laconia
Beneficial Mortgage Co. of New Hampshire	Manchester
Beneficial Mortgage Co. of New Hampshire	Milford
Beneficial Mortgage Co. of New Hampshire	Nashua
Beneficial Mortgage Co. of New Hampshire	Portsmouth
Beneficial Mortgage Co. of New Hampshire	Rochester
Beneficial Mortgage Co. of New Hampshire	West Lebanon
Builders Acceptance Co.	Hooksett
C.I.T. Financial Services, Inc.	Portsmouth
Commercial Credit Corporation	Manchester
Consumer Acceptance Corp.	Manchester
Domestic Safe Deposit Co.	Concord
Evans Financial Corp.	Londonderry
FinanceAmerica Corporation of New Hampshire Inc.	Dover
FinanceAmerica Corporation of New Hampshire Inc.	Keene
FinanceAmerica Corporation of New Hampshire Inc.	Laconia
FinanceAmerica Corporation of New Hampshire Inc.	Manchester
FinanceAmerica Corporation of New Hampshire Inc.	Nashua
FinanceAmerica Mortgage Services, Inc.	Manchester
GECC Financial Services	Salem
Guardian Credit Corp.	Manchester
Homeowners Financial Services of New Hampshire, Inc.	Manchester
Homeowners Funding Corporation of Connecticut	Concord
Household Finance Corporation	Manchester
Household Finance Corporation	Nashua
Household Finance Corporation	Newington
Marquette Credit Union	Manchester
The Money Store/Massachusetts Inc.	Concord
Security Pacific Finance Corp.	Lebanon
Security Pacific Finance Corp.	Manchester
Security Pacific Finance Corp.	Nashua
Security Pacific Finance Corp.	Portsmouth
Security Pacific Finance Corp.	Rochester
Signal Finance of New Hampshire	Salem
Taube Investment Corporation	Manchester
Trustees of Dartmouth College	Hanover
Universal Mortgage & Loan Company	Concord
Robert Webb	Exeter

CONSOLIDATED REPORT
OF
51 LICENSEES

The following statements and analyses have been prepared in accordance with the requirements of RSA 398-A.

STATEMENT OF CONDITION

ASSETS

(CENTS OMITTED)

Cash on hand and in banks	$ 227,482	
Loans receivable (second mortgage home loans)	61,161,998	
Furniture, fixtures and equipment	205,333	
Organization expense	779	
Deferred charges	81,889	
Other assets	18,583,441	
Total Assets Used and Useful in Second Mortgage Home Loan Business		$80,260,922
Assets Not Used in Second Mortgage Home Loan Business		13,837,655
Total Assets		$94,098,577

LIABILITIES AND CAPITAL

Notes and accounts payable	$37,922,690	
Capital stock	200,618	
Surplus	10,567,876	
Net worth	1,565,433	
Reserve for bad debts	1,615,584	
Other reserves	45,472	
Deferred income	1,898,334	
Other liabilities	40,282,570	
Total Liabilities and Capital		$94,098,577

CONSOLIDATED REPORT
OF
51 LICENSEES

STATEMENT OF INCOME AND EXPENSES

(CENTS OMITTED)

INCOME DERIVED FROM SECOND MORTGAGE HOME LOAN BUSINESS:		
Interest collected on loans	$10,006,794	
Other income	634,047	
Total Income		$10,640,841
EXPENSES OF CONDUCTING SECOND MORTGAGE HOME LOAN BUSINESS:		
Advertising	144,755	
Auditing	10,899	
Insurance and fidelity bonds	27,415	
Legal fees	63,756	
Postage, printing and stationery	87,344	
Rent	177,040	
Salaries	1,233,017	
Taxes:		
License fees	6,077	
State and local	13,958	
Federal	(6,058)	
Other	1,688,324	
Total Expenses		3,426,527

NET EARNINGS	7,214,314
OTHER INCOME (NON-CURRENT)	99,126
Sub-total	7,313,440
OTHER CHARGES (NON-CURRENT)	545,393
NET PROFIT FOR THE PERIOD, BEFORE INTEREST PAID ON BORROWED FUNDS	$6,768,047
Interest Paid on Borrowed Funds	$6,466,101

CONSOLIDATED REPORT
OF
51 LICENSEES

ANALYSIS OF LOANS

(CENTS OMITTED)

	No. of Loans	Amount	Average
Loan Balances Outstanding December 31, 1980	5,764	$55,528,957	$ 9,634
Loans Made During the Year	2,447	32,632,932	13,336
Loan Balances Outstanding December 31, 1981	5,959	61,161,998	10,264

ANALYSIS BY SIZE

	No. of Loans	Amount	Average
Loans Made During The Year Classified By Size:			
$ 1,500.00 or Less	12	$ 12,317	$ 1,026
$ 1,500.01 to $ 2,000.00	17	30,043	1,767
$ 2,000.01 to $ 2,500.00	13	28,490	2,192
$ 2,500.01 to $ 3,000.00	17	47,339	2,785
$ 3,000.01 to $ 4,000.00	77	269,970	3,506
$ 4,000.01 to $ 5,000.00	96	435,086	4,532
$ 5,000.01 to $ 7,500.00	474	3,007,781	6,346
$ 7,500.01 to $10,000.00	316	2,724,659	8,622
$10,000.01 to $15,000.00	659	7,832,600	11,886
$15,000.01 to $20,000.00	288	5,021,137	17,435
$20,000.01 to $25,000.00	219	4,995,044	22,808
$25,000.01 to $30,000.00	116	3,286,106	28,329
$30,000.01 to $35,000.00	143	4,942,360	34,562
Total	2,447	$32,632,932	$13,336

ANNUAL REPORT OF

SMALL LOAN LICENSEES

SHOWING

LOCATION,

CONSOLIDATED STATEMENT OF CONDITION,

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES,

ANALYSIS OF LOANS,

NON-PAYING DELINQUENT ACCOUNTS,

SUITS, POSSESSION AND SALE OF CHATTELS

SMALL LOAN LICENSEES

Allstate Enterprises, Inc.	Amherst
Allstate Enterprises, Inc.	Bedford
Allstate Enterprises, Inc.	Concord
Allstate Enterprises, Inc.	Exeter
Allstate Enterprises, Inc.	Gilford
Allstate Enterprises, Inc.	Portsmouth
Associates Financial Services Company of New Hampshire, Inc.	Laconia
Associates Financial Services Company of New Hampshire, Inc.	Manchester
Avco Financial Services of New Hampshire, Inc.	Concord
Avco Financial Services of New Hampshire, Inc. #1	Manchester
Avco Financial Services of New Hampshire, Inc. #2	Manchester
Avco Financial Services of New Hampshire, Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Rochester
Avco Financial Services of New Hampshire, Inc.	Salem
Beneficial Finance Co. of New Hampshire	Concord
Beneficial Finance Co. of New Hampshire	Derry
Beneficial Finance Co. of New Hampshire	Dover
Beneficial Finance Co. of New Hampshire	Laconia
Beneficial Finance Co. of New Hampshire	Manchester
Beneficial Finance Co. of New Hampshire	Milford
Beneficial Finance Co. of New Hampshire	Nashua
Beneficial Finance Co. of New Hampshire	Portsmouth
Beneficial Finance Co. of New Hampshire	Rochester
Beneficial Finance Co. of New Hampshire	West Lebanon
C.I.T. Financial Services, Inc.	Portsmouth
Commercial Credit Corporation	Manchester
Consumer Acceptance Corporation	Manchester
FinanceAmerica Corporation of New Hampshire Inc.	Dover
FinanceAmerica Corporation of New Hampshire Inc.	Keene
FinanceAmerica Corporation of New Hampshire Inc.	Laconia
FinanceAmerica Corporation of New Hampshire Inc.	Manchester
FinanceAmerica Corporation of New Hampshire Inc.	Nashua
Guardian Credit Corp.	Manchester
Household Finance Corporation	Manchester
Household Finance Corporation	Nashua
Household Finance Corporation	Newington
Security Pacific Finance Corp.	Lebanon
Security Pacific Finance Corp.	Manchester
Security Pacific Finance Corp.	Nashua
Security Pacific Finance Corp.	Portsmouth
Security Pacific Finance Corp.	Rochester
Signal Finance of New Hampshire, Inc.	Salem
Taube Finance Co., Inc.	Manchester

CONSOLIDATED REPORT
OF
43 LICENSEES

The following statements and analyses have been prepared in accordance with the requirements of RSA 399-A, Section 21, Paragraph III and Section 9.

STATEMENT OF CONDITION

ASSETS

(CENTS OMITTED)

	Small Loan Business	Other Business
Cash on hand and in banks	$ 198,652	$(1,200,034)
Accounts receivable	50,981	213,517
Loans receivable of $10,000 or less	33,714,576	......
Loans receivable	......	48,658,474
Furniture, fixtures and equipment	114,724	142,587
Accrued interest receivable	65,361	16,745
Organization expense (net of reserve)	......	......
Deferred charges	36,163	39,194
Other assets	648,974	1,435,054
Total Assets	$34,829,431	$49,305,537

LIABILITIES AND CAPITAL

Accounts payable	$ 8,974,255	$ 8,212,175
Notes payable	251,574	792,285
Deferred income and unearned charges	55,460	1,867,869
Due home office and subsidiaries	19,525,355	32,333,869
Other liabilities	75,303	189,544
Capital stock	78,711	123,696
Net worth (if individual or partnership)	......	......
Surplus (including undivided profits)	4,743,028	4,957,164
Reserve for bad debts	1,110,822	781,747
Other reserves	14,923	47,188
Total Liabilities and Capital	$34,829,431	$49,305,537

CONSOLIDATED REPORT
OF
43 LICENSEES

STATEMENT OF INCOME AND EXPENSES (CENTS OMITTED)

	Small Loan Business	Other Business
INCOME DERIVED FROM BUSINESS:		
Interest collected on loans	$7,241,350	$7,870,980
Interest or charges collected from other business	......	......
Default charges	9,007	63,873
Deferment charges	1,169	1,741
Other income	35,035	162,335
Total Income	7,286,561	8,098,929
EXPENSES OF CONDUCTING BUSINESS:		
Advertising	85,903	53,547
Auditing	13,816	17,565
Insurance and fidelity bonds	24,546	16,183
Legal fees	67,277	72,264
Postage, printing and stationery	112,552	92,234
Rent	171,945	177,832
Salaries	1,080,855	1,075,151
Taxes:		
License fees	15,337	5,787
State and local	17,345	7,754
Federal	(343,691)	(114,277)
Other	1,273,046	1,286,892
Total Expense	2,518,931	2,690,932

NET EARNINGS	4,767,630	5,407,997
RECOVERIES OF ACCOUNTS PREVIOUSLY CHARGED OFF	262,524	118,184
Subtotal	5,030,154	5,526,181
BAD DEBTS CHARGED OFF	1,361,002	213,210
ADDITIONS TO RESERVE FOR BAD DEBTS	290,013	233,443
Total Charges	1,651,015	446,653
NET EARNINGS DERIVED FROM BUSINESS BEFORE DEDUCTING INTEREST EXPENSE	$3,379,139	$5,079,528
Interest paid on borrowed funds	$4,269,237	$5,235,297

CONSOLIDATED REPORT
OF
43 LICENSEES

ANALYSIS OF LOANS

Small Loan Business

(CENTS OMITTED)

	No. of Loans	Amount
Loan Balances Outstanding December 31, 1980	33,224	$45,138,829
Loans Made During the Year	12,077	19,612,312
Loan Balances Outstanding December 31, 1981	27,434	33,714,576

ANALYSIS BY SIZE AND TYPE OF SECURITY

	No. of Loans	Amount
Loans Made During the Year Classified by Size:		
$ 0 to $ 750.00	2,783	1,364,600
$ 750.01 to $ 1,500.00	4,189	4,720,384
$1,500.01 to $ 5,000.00	5,027	13,026,450
$5,000.01 to $ 7,500.00	61	357,823
$7,500.01 to $10,000.00	17	143,055
Total	12,077	$19,612.312

	No. of Loans	Amount
Loans Made During the Year Based in Whole or in Larger Part on:		
Chattel mortgages on houshold goods	1,654	$ 5,111,487
Automobiles	1,164	2,798,328
Other chattels	295	800,148
Unsecured notes	4,935	6,568,569
Endorsed notes	3,902	4,015,808
Wage assignments	3	11,277
Other considerations	124	306,695
Real estate	.....	......
Total	12,077	$19,612,312

NON-PAYING DELINQUENT ACCOUNTS

	No. of Accounts	Amount of Unpaid Balances
Accounts with no payment of either principal or charges:		
One month	2,247	$ 2,851,339
Two months	627	739,504
Three months or more	1,081	1,333,921
Total	3,955	$ 4,924,764

CONSOLIDATED REPORT
OF
43 LICENSEES

SUITS, POSSESSION AND SALE OF CHATTELS

Small Loan Business

(CENTS OMITTED)

	No. of Accounts	Amount Due
SUITS FOR RECOVERY:		
Suits pending at close of previous year	186	$257,936
Suits instituted during the year	231	242,958
Suits on which judgment was secured during the year	115	129,157
Suits settled before judgment during the year	107	134,470
Suits pending at close of current year	195	237,267
WAGE ASSIGNMENTS FILED DURING THE YEAR:	3	3,970
POSSESSION OF CHATTELS OBTAINED BY LICENSEE:		
(A) Household Goods		
By Replevin of Contract Right		
(1) When in use	...	.....
(2) When not in use	...	.....
By Voluntary Surrender		
(1) When in use	...	.....
(2) When not in use	...	.....
By Voluntary Surrender		
(1) When in use	1	1,272
(2) When not in use	2	1,480
(B) Automobiles		
By Replevin of Contract Right		
(1) When in use	12	23,317
(2) When not in use	3	6,163
By Voluntary Surrender		
(1) When in use	2	2,981
(2) When not in use	13	21,666
(C) Other Chattels and Property		
By Replevin of Contract Right		
(1) When in use	2	6,939
(2) When not in use	..	.....
By Voluntary Surrender		
(1) When in use	3	6,091
(2) When not in use	3	5,030
SALE OF CHATTELS BY LICENSEE:		
(A) With Borrower's Consent		
(1) When in use	5	10,164
(2) When not in use	13	16,838
(B) Without Borrower's Consent		
(1) When in use	14	27,193
(2) When not in use	..	.....

ALL

FINANCIAL INSTITUTIONS

IN

NEW HAMPSHIRE

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Allenstown:		Family Bank & Trust, The
Alton:	*	Farmington National and Savings Bank, Farmington
Amherst:		Allstate Enterprises, Inc.
	*	Amoskeag National Bank & Trust Co., Manchester
	*	Milford Co-operative, Milford
	*	Souhegan National Bank of Milford, Milford (2)
Andover:	*	New London Trust Company, The, New London
Antrim:	*	Peterborough Savings Bank, Peterborough
Ashland:	*	Meredith Bank & Trust, Meredith
	*	Meredith Village Savings Bank, Meredith
Atkinson:	*	Plaistow Bank and Trust Company, Plaistow
Barrington:	*	Dover Federal Savings & Loan Associaton, Dover
	*	Strafford National Bank, Dover
	*	Strafford Savings Bank, Dover
Bartlett:	*	White Mountain National Bank of North Conway, North Conway
Bedford:		Allstate Enterprises, Inc.
	*	Amoskeag National Bank & Trust Co., Manchester (2)
	*	Amoskeag Savings Bank, Manchester
		Bedford Bank, The
	*	BankEast, Mancheter (2)
	*	Merchants Savings Bank of Manchester, New Hampshire, The, Manchester
Belmont:		Belknap Bank & Trust
	*	Citizens National Bank of Tilton, The, Tilton
Berlin:		Berlin City Bank, The
		Home Co-opertive Bank
		L'Ange Gardien Credit Union
		North Country Bank
		United Brotherhood Credit Union
Bethlehem:	*	Indian Head Bank North, Littleton
Bradford:	*	Lake Sunapee Savings Bank, fsb, Newport
Bristol:		Bristol Bank, The
		IPC Employees Credit Union

Campton:	* Pemigewasset National Bank of Plymouth, The, Plymouth
	* Plymouth Guaranty Savings Bank, Plymouth
Canaan:	* Mascoma Savings Bank, Lebanon
Candia:	* Derry Bank and Trust Company, Derry
Charlestown:	Connecticut River Bank
	* Connecticut River Bank
Chester:	* Derry Bank and Trust Company, Derry
Claremont:	BankEast, National Association
	City Bank and Trust
	Claremont Community Federal Credit Union
	Claremont Municipal Employees Federal Credit Union
	Claremont Savings Bank
	* Claremont Savings Bank
	Indian Head National Bank of Claremont
Colebrook:	Farmers and Traders National and Savings Bank of Colebrook, The
	First Colebrook Bank, The
Concord:	Allstate Enterprises, Inc.
	Avco Financial Services of New Hampshire, Inc.
	+ Avco Financial Services of New Hampshire, Inc.
	* Bank of New Hampshire, National Association, Manchester (2)
	* BankEast, Manchester
	Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	Concord National Bank
	* Concord National Bank
	Concord Postal Credit Union
	Concord Savings Bank
	* Concord Savings Bank (2)
	+ Domestic Safe Deposit Co.
	+ Homeowners Funding Corporation of Connecticut
	Indian Head National Bank of Concord
	* Indian Head National Bank of Concord
	Merrimack County Savings Bank
	+ Money Store, The
	New Hampshire Business Development Corporation
	New Hampshire Central Credit Union
	New Hampshire Savings Bank
	* New Hampshire Savings Bank (2)
	New Hampshire State Employees Federal Credit Union

* Branch

+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Concord: (continued)	Spaulding Memorial Federal Credit Union United Federal Savings and Loan Association + Universal Mortgage & Loan Company
Contoocook Village:	* Bank of New Hampshire, National Association, Manchester * New Hampshire Savings Bank, Concord
Conway:	* Indian Head Bank North, Littleton * White Mountain Bank of North Conway, North Conway
Cornish Flat:	* Claremont Savings Bank, Claremont
Danbury:	* New London Trust Company, The, New London
Derry:	Beneficial Finance Co. of New Hampshire + Beneficial Mortgage Co. of New Hampshire Derry Bank and Trust Company * Derry Bank and Trust Company * Indian Head National Bank of Nashua * United Federal Savings & Loan Association, Manchester
Dover:	Allstate Enterprises, Inc. Beneficial Finance Co. of New Hampshire + Beneficial Mortgage Co. of New Hampshire
Dover: (continued)	Cocheco Federal Credit Union D R C Employees Credit Union Dover Federal Savings & Loan Association FinanceAmerica Corporation of New Hampshire Inc. + FinanceAmerica Corporation of New Hampshire Inc. Garrison City Federal Credit Union * Granite State Savings Bank, Somersworth K. P. Credit Union Merchants National Bank * Merchants National Bank Seacoast Savings Bank * Seacoast Savings Bank (2) Security Pacific Finance Corp. + Security Pacific Finance Corp. Strafford National Bank * Strafford National Bank Strafford Savings Bank * Strafford Savings Bank W D H Employees Credit Union
Durham:	* Dover Federal Savings and Loan Association, Dover Durham Trust Company
Enfield:	* Mascoma Savings Bank, Lebanon * National Bank of Lebanon, The, Lebanon

Epping:	* Indian Head Bank and Trust Company, Portsmouth
Epsom:	* Suncook Bank, The, Suncook
Exeter:	Allstate Enterprises, Inc. Exeter Banking Company First Savings and Loan Association of New Hampshire * First Savings and Loan Association of New Hampshire Indian Head Bank and Trust Company, Portsmouth * Indian Head Bank and Trust Company, Portsmouth (2) P E A Credit Union + Robert Webb
Farmington:	Farmington National and Savings Bank
Franconia:	* Indian Head Bank North, Littleton
Franklin:	* Belknap Bank & Trust, Belmont Franklin Co-operative Bank Franklin National Bank, The * Franklin National Bank, The (2) Franklin Savings Bank * Franklin Savings Bank Webster Valve Employees Federal Credit Union
Georges Mills:	* New London Trust Company, The, New London
Gilford:	Allstate Enterprises, Inc. * BankEast/Lakes Region, Meredith * Indian Head National Bank of Laconia, Lakeport * Laconia Federal Savings & Loan Association, Laconia * Laconia Peoples National Bank & Trust Co., Laconia
Glen:	* North Conway Bank, North Conway
Goffstown:	* Amoskeag National Bank & Trust Co., Manchester * Amoskeag Savings Bank, Manchester * Indian Head National Bank of Nashua, Nashua * Merchants National Bank of Manchester, The, Manchester
Gorham:	* Home Co-operative Bank, Berlin (2) * Saver's Bank A Mutual Savings Bank, The, Littleton
Grantham:	* Dartmouth Savings Bank, Hanover * Lake Sunapee Savings Bank, fsb, Newport
Greenland:	* First National Bank of Portsmouth, The, Portsmouth * Portsmouth Savings Bank, Portsmouth

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Greenville:	Mason Village Savings Bank
Groveton:	* Berlin City Bank, The, Berlin Gropaco Federal Credit Union
Hampstead:	* Derry Bank and Trust Company, Derry * First Savings and Loan Association of New Hampshire, Exeter * Plaistow Bank and Trust Company, Plaistow
Hampton:	* First National Bank of Portsmouth, Portsmouth Hampton Co-operative Bank Hampton National Bank * Hampton National Bank * Indian Head Bank and Trust Company, Portsmouth Seacoast Federal Credit Union
Hampton Falls:	* Exeter Banking Company, Exeter
Hanover:	Dartmouth National Bank of Hanover * Dartmouth National Bank of Hanover (2) Dartmouth Savings Bank Hanover Bank & Trust Company * Hanover Bank & Trust Company Hanover Credit Union Occum Federal Credit Union + Trustees of Dartmouth College
Henniker:	* Valley Bank, The, Hillsborough
Hillsborough:	* Bank of New Hampshire, National Association, Manchester Contoocook Valley Federal Credit Union Valley Bank, The
Hinsdale:	* Cheshire National Bank, The, Keene
Hollis:	* First Federal Savings and Loan Association of Nashua, Nashua * Souhegan National Bank, Milford
Hooksett:	* Amoskeag National Bank & Trust Co., Manchester * Amoskeag Savings Bank, Manchester + Builders Acceptance Co. * Suncook Bank, The, Suncook
Hudson:	* BankEast, Manchester * Bank of New Hampshire, National Association, Manchester * First Federal Savings and Loan Association of Nashua, Nashua * Indian Head National Bank of Nashua, Nashua * Nashua Federal Savings & Loan Association, Nashua * Nashua Trust Company, Nashua

Jaffrey:	Monadnock Bank, The
Keene:	Ashuelot National Bank of Keene, The
	* Ashuelot National Bank of Keene, The
	Cheshire County Savings Bank
	* Cheshire County Savings Bank (2)
	Cheshire Hospital Federal Credit Union
	Cheshire National Bank, The
	* Cheshire National Bank, The
	Commercial Credit Corporation
	+ Commercial Credit Corporation
	FinanceAmerica Corporation of New Hampshire Inc.
	+ FinanceAmerica Corporation of New Hampshire Inc.
	Indian Head National Bank of Keene
	* Indian Head National Bank of Keene
	K.M.T.C. Employees Federal Credit Union
	Keene Co-operative Bank
	Keene Savings Bank
	* Keene Savings Bank
	Monadnock Credit Union
	M P B Employees Credit Union
	NGM Employees Federal Credit Union
	S & C Credit Union
Kingston:	* Plaistow Bank and Trust Company, Plaistow
Laconia:	Associates Financial Services Company of New Hampshire, Inc.
	+ Associates Financial Services of America, Inc.
	Belknap County Federal Employees Credit Union
	Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	FinanceAmerica Corporation of New Hampshire Inc.
	+ FinanceAmerica Corporation of New Hampshire Inc.
	* Indian Head National Bank of Laconia
	Laconia Federal Savings & Loan Association
	Laconia Needle Employees Federal Credit Union
	Laconia Peoples National Bank & Trust Co.
	* Laconia Peoples National Bank & Trust Co. (4)
	Laconia Savings Bank
	* New Hampshire Savings Bank, Concord
Lakeport:	Indian Head National Bank of Laconia
Lancaster:	Lancaster National Bank, The
	Siwooganock Guaranty Savings Bank, The
Langdon:	* Connecticut River Bank, Charlestown

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Lebanon:	* Hanover Bank & Trust Company Mascoma Savings Bank Mascoma Valley Teachers Federal Credit Union National Bank of Lebanon, The SBB Employees' Credit Union Security Pacific Finance Corp. + Security Pacific Finance Corp.
Lincoln:	* Plymouth Guaranty Savings Bank, Plymouth
Lisbon:	* Indian Head Bank North, Littleton
Littleton:	* Indian Head Bank North Peoples National Bank of Littleton Saver's Bank A Mutual Savings Bank, The * Saver's Bank A Mutual Savings Bank, The
Londonderry:	* Amoskeag Savings Bank, Manchester + Baker Financial Services + Evans Financial Corp. * Indian Head National Bank of Nashua, Nashua Londonderry Bank and Trust Company * Merchants Savings Bank of Manchester, New Hampshire, The, Manchester
Lyme:	* Dartmouth National Bank of Hanover, Hanover
Manchester:	+ American Funding Limited Amoskeag National Bank & Trust Co. * Amoskeag National Bank & Trust Co. (4) Amoskeag Savings Bank * Amoskeag Savings Bank (4) Associates Financial Services Company of New Hampshire, Inc. + Associates Financial Services of America, Inc. Avco Financial Services of New Hampshire, Inc. #1 Avco Financial Services of New Hampshire, Inc. #2 + Avco Financial Services of New Hampshire, Inc. #1 + Avco Financial Services of New Hampshire, Inc. #2 B.G.S. Employees Federal Credit Union BankEast * BankEast (2) Bank of New Hampshire, National Association * Bank of New Hampshire, National Association (4) Beneficial Finance Co. of New Hampshire + Beneficial Finance Co. of New Hampshire

Manchester: (continued)	Cathedral Parish Credit Union
	Consumer Acceptance Corp.
	+ Consumer Acceptance Corp.
	Commercial Credit Corporation
	+ Commercial Credit Corporation
	* Derry Bank and Trust Company, Derry
	FinanceAmerica Corporation of New Hampshire Inc.
	+ FinanceAmerica Corporation of New Hampshire Inc.
	+ FinanceAmerica Mortgage Services, Inc.
	Granite State Credit Union
	Gardien Credit Corp.
	+ Gardien Credit Corp.
	+ Homeowners Financial Services of New Hampshire, Inc.
	Household Finance Corporation
	+ Household Finance Corporation
	* Indian Head National Bank of Nashua, Nashua
	J. F. & Associates Credit Union
	* Londonderry Bank and Trust Company, Londonderry
	Manchester Municipal Employees Credit Union
	+ Marquette Credit Union
	Merchants National Bank of Manchester, The
	* Merchants National Bank of Manchester, The (2)
Manchester: (continued)	Merchants Savings Bank of Manchester, New Hampshire, The
	* Merchants Savings Bank of Manchester, New Hampshire, The (2)
	N.H. Food Industry Credit Union
	New Hampshire College Federal Credit Union
	Postal Employees' Credit Union of New Hampshire
	St. Mary's Bank
	Security Pacific Finance Corp.
	+ Security Pacific Finance Corp.
	Taube Finance Co., Inc.
	+ Taube Investment Corporation
	Telephone Workers' Credit Union of New Hampshire
	Union Leader Employees Credit Union
	United Federal Savings & Loan Association
	* United Federal Savings & Loan Association (2)
Marlborough:	* Ashuelot National Bank of Keene, The, Keene
Meredith:	BankEast/Lakes Region
	Meredith Bank & Trust
	Meredith Village Savings Bank
Meriden:	* National Bank of Lebanon, The, Lebanon

* Branch

+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Merrimack:	* Bank of New Hampshire, National Association, Manchester
	* First Federal Savings and Loan Association, Nashua
	* Indian Head National Bank of Nashua, Nashua
	* Merchants Savings Bank of Manchester, New Hampshire, The, Manchester (2)
	* Nashua Federal Savings and Loan Association, Nashua
Milford:	Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	Milford Co-operative Bank
	Souhegan National Bank, The
	* Souhegan National Bank, The
Milton:	* Indian Head Bank and Trust Company, Portsmouth
Monroe:	* Woodsville Guaranty Savings Bank, The, Woodsville
Moultonborough:	* Meredith Bank & Trust, Meredith
	* Meredith Village Savings Bank, Meredith
Nashua:	Avco Financial Services of New Hampshire, Inc.
	+ Avco Financial Services of New Hampshire, Inc.
	* Bank of New Hampshire, National Association, Manchester (5)
	Beneficial Finance Co. of New Hampshire
	+ Beneficial Mortgage Co. of New Hampshire
	* BankEast, Manchester (2)
	FinanceAmerica Corporation of New Hampshire Inc.
	+ FinanceAmerica Corporation of New Hampshire Inc.
	First Federal Savings and Loan Association
	Gateway Credit Union
	Hampshire Chemical Employees Federal Credit Union
	Household Finance Corporation
	+ Household Finance Corporation
	Impco Employees Federal Credit Union
	Indian Head National Bank of Nashua
	* Indian Head National Bank of Nashua (2)
	LMF Federal Credit Union
	Nashua Federal Savings & Loan Association
	* Nashua Federal Savings & Loan Association (2)
	Nashua Municipal Employees Credit Union
	Nashua Trust Company
	* Nashua Trust Company (3)

Nashua: (continued)	St. Joseph Hospital Employees Credit Union
	Sanders Employees Federal Credit Union
	Security Pacific Finance Corp.
	+ Security Pacific Finance Corp.
	Sprague-Nashua Credit Union
	Triangle Federal Credit Union
	+ Union Capital Corporation of Connecticut
New Boston:	* Souhegan National Bank, The, Milford
New Ipswich:	* Mason Village Savings Bank, Greenville
New London:	New London Trust Company, The
	* New London Trust Company, The
	* Lake Sunapee Savings Bank, fsb, Newport
Newington:	* First National Bank of Portsmouth, The, Portsmouth
	Household Finance Corporation
	+ Household Finance Corporation
	* Merchants National Bank, Dover
	Newco Credit Union
Newmarket:	* Indian Head Bank and Trust Company, Portsmouth
Newbury:	* New London Trust Company, The, New London
Newport:	First Citizens National Bank
	Lake Sunapee Savings Bank, fsb
	* Lake Sunapee Savings Bank, fsb
	Sugar River Savings Bank
North Conway:	Indian Head Bank North, Littleton (2)
	North Conway Bank
	* North Conway Bank
	White Mountain National Bank of North Conway
North Hampton:	* Hampton National Bank, Hampton
	* Portsmouth Savings Bank, Portsmouth
North Walpole:	* Savings Bank of Walpole, Walpole
North Woodstock:	* Plymouth Guaranty Savings Bank, Plymouth
	* Saver's Bank A Mutual Savings Bank, The, Littleton
Northwood:	* Indian Head Bank and Trust Company, Portsmouth
Orford:	Equity Employees Credit Union
	* Hanover Bank & Trust Company, Hanover
Ossipee:	* Indian Head Bank North, Littleton
	* North Conway Bank, North Conway
	Wolfeboro National Bank, The

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Pease Air Force Base:	*	Indian Head Bank and Trust Company, Portsmouth
Pelham:		Pelham Bank and Trust Comany
Penacook:	*	Concord National Bank, Concord
Peterborough:		AWANE Credit Union
		First National Bank of Peterborough, The
	*	First National Bank of Peterborough, The
		Peterborough Co-operative Bank
		Peterborough Savings Bank
	*	Peterborough Savings Bank (2)
Piermont:	*	Woodsville Guaranty Savings Bank, The, Woodsville
Pittsfield:	*	Concord National Bank, Concord
	*	New Hampshire Savings Bank, Concord
Plainfield:	*	National Bank of Lebanon, The, Lebanon
Plaistow:		Plaistow Bank and Trust Company
		Plaistow Co-operative Bank
Plymouth:		First Northern Bank and Trust
		Pemigewasset National Bank of Plymouth, The
	*	Pemigewasset National Bank of Plymouth, The
		Plymouth Guaranty Savings Bank
	*	Saver's Bank A Mutual Savings Bank, The, Littleton
Portsmouth:		Allstate Enterprises, Inc.
		Beneficial Finance Co. of New Hampshire
	+	Beneficial Mortgage Co. of New Hampshire
		C.I.T. Financial Services, Inc.
	+	C.I.T. Financial Services, Inc.
		Commercial Credit Corporation
	+	Commercial Credit Corporation
	*	Durham Trust Company, Durham
		First National Bank of Portsmouth, The
	*	First National Bank of Portsmouth, The
		Indian Head Bank and Trust Company
	*	Indian Head Bank and Trust Company (2)
	*	New Hampshire Savings Bank, Concord
		Northeast Federal Credit Union
		Piscataqua Savings Bank
		Portsmouth Co-operative Bank
		Portsmouth, New Hampshire Municipal Employees Federal Credit Union
		Portsmouth Savings Bank
		Portsmouth Trust Company
	*	Portsmouth Trust Company

Portsmouth: (continued)

Security Pacific Finance Corp.
+ Security Pacific Finance Corp.
Service Federal Credit Union

Raymond:

* Exeter Banking Company, Exeter
* First Savings and Loan Association of New Hampshire, Exeter
* Indian Head Bank and Trust Company, Portsmouth

Rindge:

* Monadnock Bank, The, Jaffrey

Rochester:

Avco Financial Services of New Hampshire, Inc.
* Avco Financial Services of New Hampshire, Inc.
Beneficial Finance Co. of New Hampshire
+ Beneficial Mortgage Co. of New Hampshire
First National Bank of Rochester
* First National Bank of Rochester (2)
* Granite State Savings Bank, Somersworth
Holy Rosary Credit Union
* Indian Head Bank and Trust Company, Portsmouth
Profile Federal Savings & Loan Association
Rochester Municipal Employees Credit Union
Rochester Savings Bank and Trust Company
* Rochester Savings Bank and Trust Company (2)

Rochester: (continued)

Security Pacific Finance Corp.
+ Security Pacific Finance Corp.

Rollinsford:

* Granite State National Bank, Somersworth
* Granite State Savings Bank, Somersworth

Rye:

* First National Bank of Portsmouth, The, Portsmouth

Salem:

Avco Financial Services of New Hampshire, Inc.
* Avco Financial Services of New Hampshire, Inc.
BankEast Guaranty Savings Bank
+ GECC Financial Services
* Indian Head National Bank of Nashua, Nashua
* Merchants Savings Bank of Manchester, New Hampshire, The, Manchester
* Pelham Bank and Trust Company, Pelham
Rockingham County Trust Co.
* Rockingham County Trust Co.
Salem Co-operative Bank
* Salem Co-operative Bank
Signal Finance of New Hampshire, Inc.
+ Signal Finance of New Hampshire, Inc.
Spicket Valley Federal Credit Union

Sandown:

WRG Credit Union

* Branch
+ Second Mortgage Home Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Seabrook:	* Hampton National Bank, Hampton (2) Seabrook Bank and Trust Company * Seabrook Bank and Trust Company USM Bailey Division Employees Federal Credit Union
Somersworth:	Granite State National Bank * Granite State National Bank Granite State Savings Bank Somersworth G. E. Employees' Credit Union Somersworth National Bank
Stratham:	* Exeter Banking Company, Exeter * First Savings and Loan Association of New Hampshire, Exeter
Sunapee:	* First Citizens National Bank, Newport * Lake Sunapee Savings Bank, fsb, Newport
Suncook:	Franco-American Credit Union Suncook Bank, The
Tilton:	Arwood Tilton Employees Federal Credit Union Citizens National Bank of Tilton, The Iona Savings Bank Pike Employees Credit Union
Troy:	* Monadnock Bank, The, Jaffrey
Tuftonboro:	* Wolfeboro National Bank, The, Wolfeboro
Wakefield:	* Profile Federal Savings & Loan Association, Rochester * Rochester Savings Bank and Trust Company, Rochester
Walpole:	* Indian Head National Bank of Keene, Keene Savings Bank of Walpole
Warner:	* First Citizens National Bank, Newport * Sugar River Savings Bank, Newport
Warren:	* Woodsville Guaranty Savings Bank, The, Woodsville
Weare:	Fiduciary Trust Company of New Hampshire
West Lebanon:	Beneficial Finance Co. of New Hampshire + Beneficial Mortgage Co. of New Hampshire * Hanover Bank & Trust Company, Hanover * Mascoma Savings Bank, Lebanon * National Bank of Lebanon, The, Lebanon (2)
West Stewartstown:	* Farmers and Traders National and Savings Bank of Colebrook, The, Colebrook

Whitefield:	Whitefield Savings & Trust Company, The
Wilton:	* Indian Head National Bank of Nashua, Nashua
Winchester:	* Cheshire National Bank, The, Keene Lawrence Leathers Winchester Employees Federal Credit Union
Windham:	* Londonderry Bank and Trust Company, Londonderry * Pelham Bank and Trust Company, Pelham
Wolfeboro:	Kingswood Trust and Savings Bank Wolfeboro National Bank, The Wolfeboro Savings Bank
Woodsville:	* Indian Head Bank North, Littleton Woodsville Guaranty Savings Bank, The * Woodsville Guaranty Savings Bank, The

* Branch
+ Second Mortgage Home Loan Company